Winter, 1983
Volume 14 • Number 1 • Issue 49

THE CHECKLIST

"The Voice of the Fiscal Document Field"

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Winter 1987
Volume 14 · Number 4 · Issue 48

THE CHECKLIST

"The Voice of the Fiscal Document Field"

About the cover

A tribute to the centennial of the United States was printed by the Dwight Company. It depicts various presidents, statesmen and generals who led this country since its inception. The striking vignettes are further enhanced with an array of states' coats of arms serving as a border. (Courtesy Arnie Weiss)

Advertising orders must be pre-paid in advance according to the following rate schedule. Special artwork or typesetting as $5 per piece of artwork and $1 per five lines of type. CCRT assumes no financial responsibility for typographical errors in advertising. However, it will reprint that portion of an advertisement in which the typographical error appeared upon prompt notification of such error.

Advertising rates are as follows: Back Cover $50 (1), $90 (2), $135 (3) and $180 (4); Inside Covers $40 (1), $72 (2), $108 (3) and $144 (4); Full Page $30 (1), $54 (2), $81 (3) and $100 (4); Two-thirds Page $23 (1), $41 (2), $62 (3) and $83 (4); Half Page $15 (1), $27 (2), $40 (3) and $54 (4); One-third Page $8 (1), $14 (2), $21 (3) and $29 (4).

Advertising copy shall be restricted to paper fiscal documents and allied numismatic material, publications, accessories and related items. CCRT accepts advertising in good faith, reserving the right to edit copy.

Deadlines for both editorial and advertising copy is the first of the month preceding the month of issue.

Reproduction of any article, in part or in whole, without express written permission of the editor or the author is prohibited. All rights reserved.

Correspondence concerning membership inquiries should be sent to the secretary at the address contained herein. Membership renewal checks should be sent to the treasurer at the address containedherein. Membership dues are $8 per year. All general correspondence should be addressed to the president at the address contained herein.

Non-profit status has been acquired by CCRT under the state laws of New Mexico. Membership is open to all responsible individuals upon receipt of proper dues and application.

CCRT is dedicated to the collection, preservation and research of banking and banking instruments. Its sole purpose is to bring together those interested in this fascinating collecting area and disseminate information to them. CCRT is a member club of the American Numismatic Association and holds its annual meeting in conjunction with the ANA convention. All officers and board members are elected and none receive remuneration for their service.

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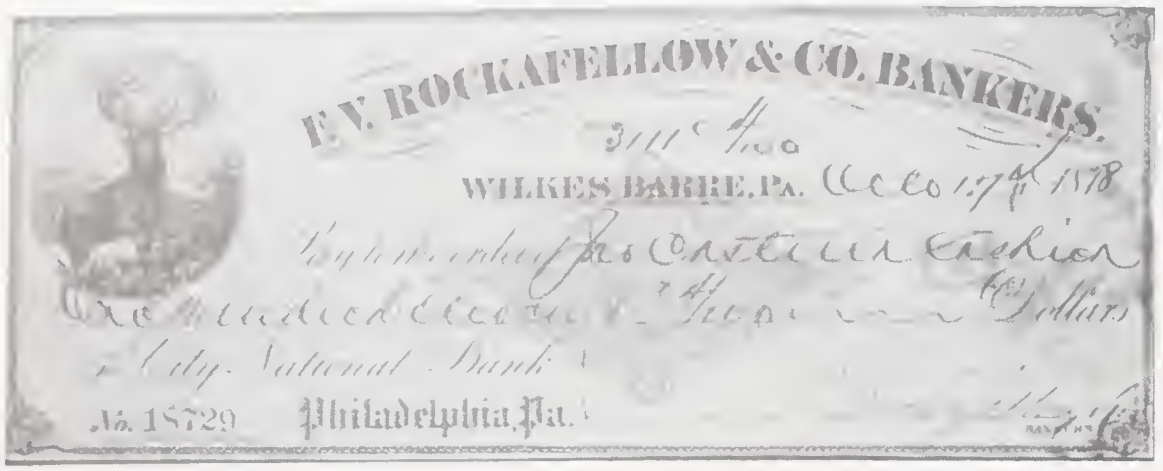

President's Check In

by Trey Foerster

In the last issue, I asked each of you to take the time to fill out the bottom of the dues renewal form and let me know what you want done with your organization. A lot of you were not meek in letting me know exactly what you want CCRT to do.

Many members have expressed an interest in having regional meetings. This is very important, especially since the Florida United Numismatists (FUN) regional meeting was an outstanding success (see story in this issue). So, I am asking for volunteers from throughout the U.S. and Canada to organize a meeting at a convention you are going to attend. If you have any questions about how to set one up, write to: Bob Spence, P.O. Box 69, Boynton Beach, FL 33425.

Other comments included concerns that *The Checklist* was getting too commercialized. Yet, others indicated they wanted more advertisements but with realistic closing dates. To solve the printing problem with deadlines, no advertisement will specify a specific date. Rather, deadlines for auctions will be specified in similar laguage to "two weeks after delivery of issue".

As far as articles are concerned, more emphasis is needed on stocks and bonds. So, collectors of these items are encouraged to submit their manuscripts in whatever time frame is sutiable to them. As far as checks are concerned, articles dealing with topical interests, such as autographs, Gold Rush, the professions, are wanted by readers. There is a feeling that there has been too much emphasis on vignette collecting. There was both a wish to see a decrease and increase in articles covering revenue stamped paper.

Many of you were concerned about membership cards that you haven't received for last year and the year before. I know your concern very well as I gave the green light for membership cards to be printed when Charlie Kemp, CCRT secretary, told me he had enough to last until Doomsday. I, too, haven't been receiving a membership cards for several years. This is being corrected. As soon as a reasonable period has lapsed for dues to be sent in, Charlie will begin to mail out membership cards for all members who have paid their dues.

Other ideas on membership include printing a membership list (which may be incorporated into *The Checklist* in the near future!), enclosure of membership applications with *The Checklist*, introduce a paid life membership (this has been under discussion by the board of directors), and increase the pressure for membership recruitment.

Other suggestions express an interest in seeing an emphasis placed on the fun of what we collect rather than the value; placing a date on the cover of *The Checklist* (look at this issue's cover!); produce more slide programs; and publish the Security Printers List (we are seeking funding for this project).

As you can see, there are a lot of things that a lot of members want done. But the officers and directors can't do all of it. We need more help and, if we are to attain all that has been mentioned above, more of your money. So, let's go a step at a time within the framework of our budget based on $8 dues. What we can achieve with our current manpower and money, we will achieve.

I want to personally welcome Harold Don Allen back into the active ranks of our organization from a lengthy illness. He recently won the Royal Philatelic Society of Canada's silver chapter award for his educational exhibit "Adhesive and Imprinted Stamps on Bank Checks and Similar Documents with Paeticular References to the United States and Canada". When Don starts exhibiting (and winning!), you know that he's back on the circuit with vim and vigor!

Trey Foerster
Editor

Arnie Weiss
Stock Editor

Kent Smith
Art Director

Check Collectors ROUND TABLE

Your CCRT Staff

OFFICERS

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Robert Spence • P.O. Box 69
Boynton Beach, FL 33425

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Troy, MI 48084

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Robert Flaig • 1652 Pine Bluff La.
Cincinnati, OH 45230

Honorary Vice President
Jeanne Flaig • 1652 Pine Bluff La.
Cincinnati, OH 45230

Security Printers List, 3rd Edition
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Albuquerque, NM 87106

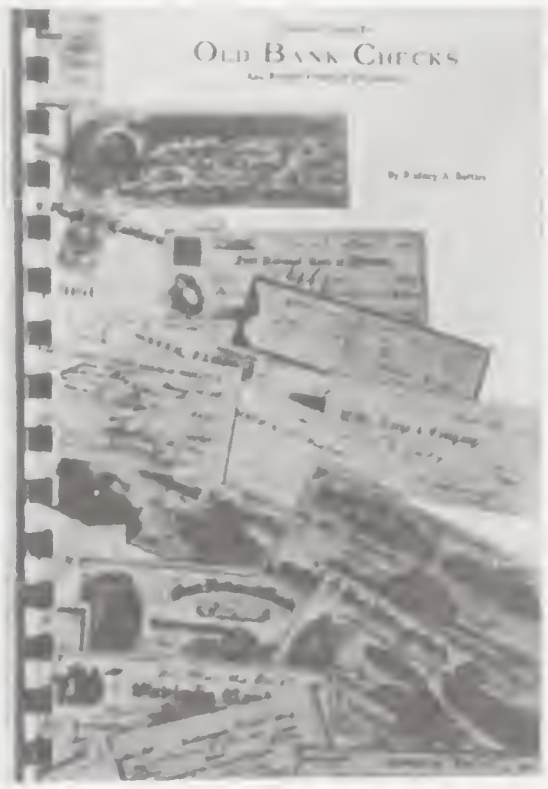
Ray Ekeblad (1982)
19 Edwards La.
Glen Cove, NY 11542

Check book provides guidance

The profusely illustrated *Collector's Guide to Old Bank Checks and Related Fiscal Documents* by Rodney A. Battles is a book which has come out at the right time. With the great number of beginners coming into the field and the lack of ample copies of Neil Soward's *The Handbook of Check Collecting*, this catalog provides guidance.

The 105-page volume, which retails at $21.95 postpaid, features lithographed, engraved and topical vignettes; methods of cancellation; early years of U.S. banking, selected Western states' and territorial histories; Wells Fargo Bank; and, a comprehensive 38-page price guide which gives collector values by type, state or territory, and date (1782-1909)

Readers will also find the largest collection of autographed checks ever shown in one book. Autographs include those of Aaron Burr, William Taft, Jack Ruby, Jack Benny, "Blackjack" Pershing, Henry Clay, Daniel Webster, James Fenimore Cooper, Jay Silverheels, Harpo Marx, Ben Holladay, William Jennings Bryan, Zane Grey, and others. Collector values, based on the current market, are also provided.



Check collectors, especially beginners, now have a brand new guide to aid them in their collecting specialties.

An appendix provides a listing of pre 1800 banks, territorial and statehood dates, evolution of the American Bank Note Company, and a listing of major U.S. dealers.

The check guide is lavishly illustrated with checks, which is a real aid to collectors in identifying pieces in their collections.

In essence, this book covers just about everything that Sowards handbook covers, but is more updated. In addition, it is a one-volume reference for all subjects touched upon by recent articles on check collecting over the past couple of years.

However, there are some drawbacks, one being the lack of description in the cancellation chapter. Here, the Soward's work is definitely superior.

The greatest drawback is in the pricing guide. Although the guide can be used for a guestimate of what a collector wants to buy, sell or trade, it is too often "off" in the real market. For instance, if we take an engraved vignette (Type III) dated 1873 from Wisconsin, it is priced between $12-$15 in the guide. Yet this check has a great ship vignette, a popular collectible area that is not listed as one of the 15 premium areas. In addition, this same type of check from the same year would bear the same value for Massachusetts — a state from which checks are a lot more available than Wisconsin.

Despite the ballpark price guide, the book is well worth the investment if solely on the basis that it is the only updated guide available in the U.S. check collecting field. Beginning collector should open their checkbooks and send for the book; it's a great educational tool that should save the beginner more money than he shells out for the book!

Copies of the guide are available by writing: Rodney A. Battles, P.O. Box 211CL, Euless, TX 76039.

Unitl recently, the collecting of early Western manuscripts and documents have been enjoyed by a small percentage of collectors usually versed not only in Western U.S. history but the somtimes complex "market" where early Western documents are actively bought and sold.

In thre past few years, however, a significant number of new collectors of early Western documents have had to blindly stumble their way through this collecting field, self-educating themselves with bits and pieces of information picked up from other collectors or dealers.

To bridge this gap between interested collectors and the market for early Western documents, Warren Anderson has produced *A Collector's Guide to Documents from the Old West*, which is the only known publication that introduces this collecting field.

The 8x11-inch soft-cover guide contains over 50 pages with sections on collecting old Western checks, stock certificates, autographs, express and telegraph documents, land grants, mining and banking documents, and several other types. Other sections include information on collecting old Western maps, photographs, and where to buy old documents and housing a collection.

Several pages in this guide are devoted to the many pricing factors involved in determing the collector value of these documents. The author has introduced a three scale rarity system to help collectors better understand the availability and scarcity of them.

Over 20 pictures of documents

Cont. on page 29

New Price Guide

Collecting Stocks and Bonds by George H. LaBarre, 368 pages, 1,158 illustrations with descriptions and values of American stocks and bonds.

Includes Railroads, Mining, Automotive, Banking, Western, Southern, 1770s to Present.

Complete three volume set for $14.85 postpaid.

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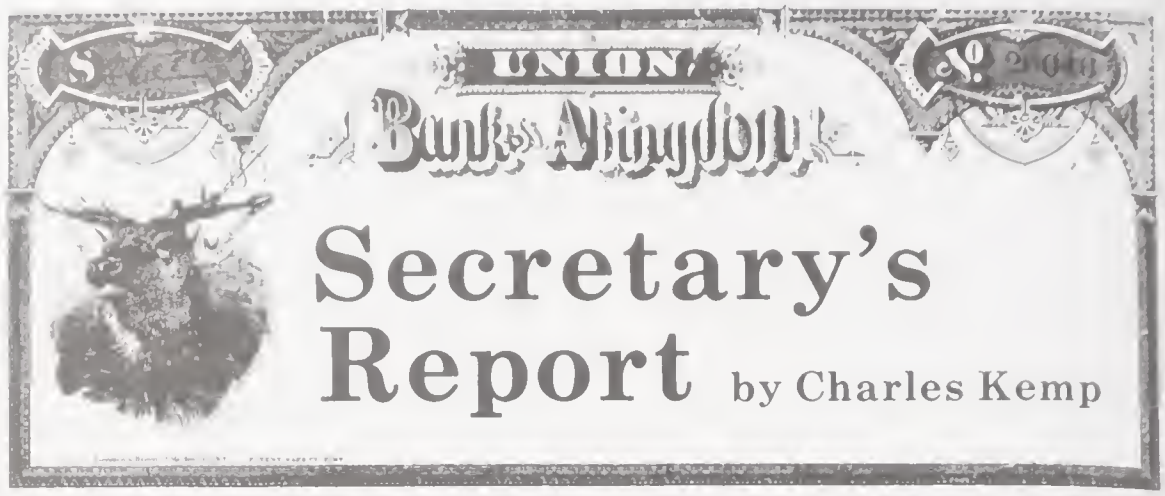


Secretary's Report by Charles Kemp

The first CCRT regional meeting was described as "a real humdinger", according to Robert A. Spence, CCRT vice president and coordinator of the Jan. 8 meeting.

A total of 15 check enthusiasts attended the meeting, which was held in conjunction with the Florida United Numismatists (FUN) convention, with more women evident than men.

The program featured check-related lectures, which were presented by Scott Thompson, who spoke on "Revenue Imprint Facsimiles on Checks", and Spence, who addressed "Preservation of Checks". All persons present for the educational program were very interested and many helpful comments followed each presentation.

After the educational program concluded,a roundtable discussion ensued addressing the subject of "What's New in Check Collecting". On the panel were check experts Bob Pyne, Ed Schuman, Thompson and Spence.

The meeting ended with a show, tell and trade session with an adjournment at 4 p.m. Copies of the *Bank Note Reporter* were also passed out.

This first regional meeting was a great success, according to Spence, and indications were such that a second meeting will be slated for the 1984 FUN convention.

New Members

Jim Malter (905)
c/o Trasure Cove Inc.
P.O. Box 2214
1424 E. Park Ave.
Valdosta, CA 31601
(by Larry Marsh)

Ronald H. Livingston (913)
229 Caladium
Lake Jackson, FL 77566
Interests: CDs, Texas checks especially Brazoria county.

F. Fazzari (914)
P.O. Box 19386
Washington, DC 20036
(by Larry Marsh)
Interests: checks in general, vingettes, revenue stamped documents.

John J. Kulikowski (915)
950 Lincoln St., Rear
Dickson City, PA 18519
Interests: checks in general, vignettes, autographs of famous people, bank notes and currency, emergency scrip, Western region.

Elmer G. Harris (916)
Summer address:
10941 Quarry Rd.
Oberlin, OH 44074
Winter address:
910 Mark Rd.
Brittany Estates
Leesburg, FL 32748
Interests: checks in general, books on banking, ration checks and books, bank notes and currency, emergency scrip, Ohio.

Galen L. Schreiner (917)
P.O. Box 216
Blue Ball, PA 17506
Interests: checks in general, stocks and bonds, autographs of famous persons, lottery tickets, bank notes and currency.

Walter Beacham (918)
P.O. Box 5876
Athens, GA 30604

Norval Grey (919)
1325 George St.
Owosso, MI 48867
Interests: checks in general, drafts, bills

Cont. on page 10

CHECK ROOM

The most encouraging thing I can say about auction #2 is that it wasn't a lot better than #1. The gross was $174.15 (up about $15 over #1), we had 25 bidders, and a few less lots with no bids. So we're making progress. We've got a good 35 bidders for upcoming auction #3. Here are the prices realized on auction #2:

Lot #1	$ 4.20	Lot #10	$ 3.60	Lot #19	$ 10.10	Lot #28	$ 16.65
2	5.70	11	3.30	20	10.10	29	no bid
3	10.10	12	7.10	21	5.60	30	1.70
4	1.30	13	6.60	22	no bid	31	5.95
5	2.50	14	no bid	23	3.30	32	3.30
6	6.30	15	3.30	24	3.60	33	9.10
7	8.65	16	no bid	25	4.80	34	5.20
8	9.60	17	no bid	26	8.10	35	5.60
9	6.00	18	3.20	27	no bid		

Now, let's get on with auction #3. Send in your bid lists right now--today!! Lots will be sold to the high bidder at 10¢ over the second-high bid. (In tie bids, the earlier bid takes it. This auction will close 30 days after the postmark date on the first bid list I receive.

AUCTION #3

Send bids to: Jack Weaver, 644 Knollwood Dr., Woodland, Ca. 95695. Do it now!!!

We open with a series of pre-1840 checks, building to a climax in lot #7 of a fine 18th century specimen. All but one have cut cancels and some spindle holes but no paper is missing.

Lot #1 Mallish, milk-chocolate-on-white, neat little plowing vignette on the date-line; imprinted for Union Canal Co. on the Lebanon (Pa.) Bank, used 1838.

Lot #2 Black-on-white check on Cashier of the Otsego County Bank, Cooperstown, N.Y. used 1833. Vignette UL of flying dove with olive branch. Beautiful check--no cut cancel, no spindle holes.

Lot #3 Reddish-brown-on-white, another check imprinted for Union Canal Co. of Penna., dateline Lebanon, May 1, 1828, but drawn on the Cashier of the Farmers & Mechanics Bank of Phila.

Lot #4 Black-on-white check on Mechanics Bank, Philadelphia, used 1819. Fine vignette UL of a cooper at work. Imprinted vertically in left end panel: "No. 9, South Third Street"--balance of imprint, if any, missing. Both of the next two checks are signed "C & D Gillingham". Could be but two cancelled corners.

Lot #5 Check on Bank of the Northern Liberties. Unusual placement of the date-line: it's the 4th line of a 5-line check (just above signature line) and reads: "Philadelphia, August 14, 1816". Minor age stains, as you'll expect.

Lot #6 Check on Philadelphia Bank, used 1814. Vignette of ugly 3-story bldg., Wm.

Lot #7 Check on laid paper, "To the Cashier of the Bank of Pennsylvania"; dated June 27, 1795. Executed by left end, taking away about half of a cancelled vignette. Otherwise, VF+ beauty, wide corners, no spindles.

Cont. on next page

Lot #8 Draft drawn on Bank of California S.F. by its agency in Gold Hill, Nev.; used 1870. Large size, blue-on-white, has both R15 and a 5¢ green Nevada adhesive revenue stamp tied at left end.

Lot #9 Small personal-size check used April, 1901, drawn on First National Bank of Shawnee, Okla.Ter. RN-X7 and neat double-line circular bank PAID stamp.

Lot #10 Nice example of RN-Gla (diamond revenue imprinted on back of check).Unusual check: stark black-on-white, script type-face; "Manville & McCarthy" printed at top where bank name usually appears, "HARDWARE" overprinted in center in large outline letters, then small "To Bank of Leadville, Leadville, Colo" just to the left of the signature line.

Lot #11 Crisp, clean blue-on-white check with appropriate side-wheeler vignette vert. at left end: on The Fulton Natl Bank, NYC, used 1885.

Lot #12 Colorful pair of checks on Gallatin Natl Bank, NYC. One is orange-brown-on-white with large vignette of Columbia (I think) holding large flag, shield at her right, eagle at her left: RN-E4, used 1872. Other is virtually identical (even same maker) except used 1875, is green-on-white, has RN-D1.

Lot #13 An interesting and different-looking check: On Second Natl Bank, Baltimore, used 1868; lavender-on-white, small profile of Indian in headdress at lower center,; ornate, boxed imprint vertically at left end of "F.E.Marine/Commission Merchant/address". Mr. Marine signed check and initialled R6 which is so far off-center that only a trace of "Bank Check" shows at top of stamp.

Lot #14 An unused, fresh-as-day-printed check, with stub attached on "Cashier of the Bank of Albany" date-lined"Albany 183 ". Check has woodcut UL of back-to-back farmer and Indian with shield labelled "Assiduity" (meaning ?) between them. Space between check and stub elaborately engraved, meant to be cut thru irregularly (indented) when separating check and stub.

Lot #15 A nice pair for those of you who collect extra-long bank names: 1) Plain-jane check on Watertown Bank and Loan Company used 1865; R6; 2) large check on G.W.Wellington & Co's Bank, Corning, N.Y. in one straight line; above that, "Fall Brook Coal Company, Lessee and Operators/Corning, Cowanesque and Antrim Railway & Syracuse, Geneva & Corning Railway". Used 1880; RN-G1.

Lot #16 For those of you who play the numbers game: Check on Fifth Natl, NYC; all-over pink with brighter pink cut of the 5-story bank headquarters right in center.

Lot #17 Virtually same check as Lot #16 except light purple instead of pink; 1877 instead of 1878.

Lot #18 Not an oldie but a goodie: draft of Columbus & Xenia Railroad Co. drawn on Huntington Natl, Columbus, Ohio. Printed date: March 10th, 1921--undoubtedly a dividend check. Overall light brown with a metallic, gilt tinge to ink. Large vertical vignette at left end of locomotive and first car in rolling hill

Lot #19 Two for the vignettes: 1) Ck on Marion (Ohio) Deposit Bank; used 1874, R135; vignette left end of cows and calves drinking at stream; 2) orange-brown-on-white ck. on Shawmut Natl, Boston, used 1875, RN-D1. Scowling Indian in full regalia on rock outcropping; two hole punch cancels.

Lot #20 Two more nice vignettes, both green-on-white checks: 1) On Natl Mohawk River Bank of Fonda, NY; used 1872, RN-C1. Indian maiden leaning against a shield (? picturing a rising sun with word "Excelsior" below; 2) On Schuyler County Bank Watkins, NY used 1876, RN-D1; group of 3 ladies in outdoor setting.

Lot #20a Neat printed note form datelined Corinth, Vt. April 2, 1864; for $20, payable in 30 days; notable for single copy R4.

You can't have a check auction without some Hershfield material from Montana:

Lot #27 Plain ck on L.H.Hershfield & Co., Bankers, dateline Virginia City, May 9th, 1868 (manuscript underlined) in space provided for ref. (Used if illegible writing possibly explaining why none is used; ck. form provides for payment in "Treasury Notes".

Lot #22 Miner-and-dog draft Banking House of L. .Hershfield & Co. Virginia City, Mont. Drawn 3-17-68 payable "ninety days after Date" on Isett Kerr & Co, NYC. RN-E1.

Lot #23 Another miner-and-dog dft, Banking House of L.H.Hershfield & Bro. Helena. Drawn 6-17-74 on Connell Lawson & Co., NYC, payable in Gold Coin to order of Bank of Cal. Agency. Nice RN-C13.

Lot #24 Bright red-on-white check L.H.H.&Bro.Bankers Helena used 1876. Payable to self and signed with Chinese ideographs. Someone who made out check wrote "Louie Sing Kee" below ideographs. No.revenue stamp, "Mem" written in space.

Lot #25 Bright red-on-white draft of Geo. Washington Bank, Corning NY, drawn 1867 on 4th Natl, NYC. Full length vignette of first president at left. R6.

Lot #26 Also Geo. Washington Bank, Corning, NY. Blue-on-white certificate of deposit dated 1869. Head-in-oval shot of old George at left end. R24.

Lot #27 This one headed Geo. Washington Banking Office. Draft drawn 1865 on Mercantile Bank, NYC. Plum-on-white with oval vignette of you-know-who at left. In far left end panel: "Geo. W. Patterson Jr. owner of the Geo./Washington Bank, continues banking as the/Geo. Washington Banking Office/Geo. W. Patterson, Jr. Prest; Zerah Todd, Cashr" R6.

Lot #28 Good looking, though not a bank item: Huge draft (10"x4$\frac{1}{4}$") with 4x4 space at left end for vignette of the Simmons Hardware Co., St.Louis building. Drawn 1889 on "Wm. Kinderman, Boonville, Ind." but endorsed by Boonville(Mo.)Natl.

Lot #29 Another oversize (9$\frac{1}{2}$x4) non-bank item: draft of the treasurer of the City of Fort Worth, nice vignette of City Hall (?) at UL. Used 1914, apparently signed by City Secty & Mayor. Notable for text printed on the reverse in red offering $100 reward to anyone who can prove taking of graft by a city employee!!!!!

Lot #30 Deposit certificate of Carlisle (Pa) Deposit Bank, drawn 1872. Two large large allegorical (Justice & Commerce) at left and right. Engr. by ABNCo Phila. Slight trace of missing rev. stamp UL.

Lot #31 Blue-on-white draft dorm of the Superintendent of Yuba Gravel Mining Co (SF) on company Treasurer. "Yuba Gravel" lined out and "Gold Crown" written above. Drawn 1890. Nice RN-E7.

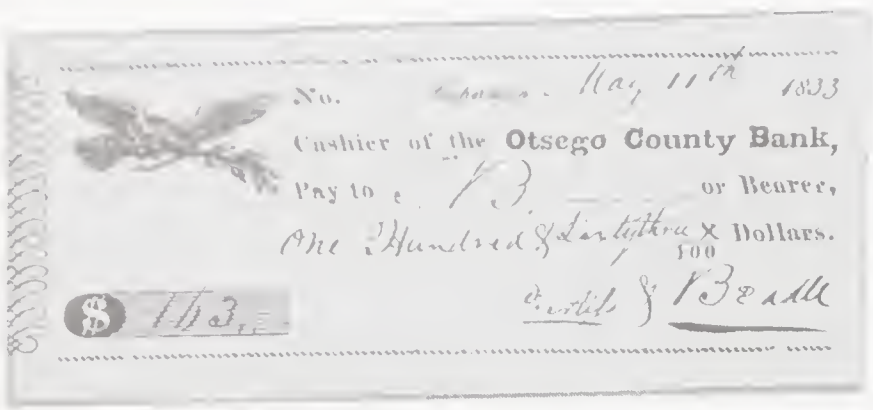
Lot #32 Red-on-light blue draft of Tradesmens Natl Bank Phila. drawn 1878 on Natl. Union Bank, Reading, Pa. Picture at left of bank front. Litho by ABNco, Phila. RN-F2 (I'd say it was yellow)

Lot #33 All manuscript receipt reading "$41 Taunton, Sept. 26, 1864/Rc'd of Joshua Dean 2nd, five dollars and check/of thirty six dollars in full of all demands/ Alfred B. Lincoln. R9c.

Lot #34 Red-on-white ck on Agency of the Nevada Bank of SF, Virginia, Nev. Imprinted for Savage Mining Co., used 1876; RN-F2 and large circular bank PAID stamp on face. Ck drawn for $161--"$46 silver" written in red ink at left end.

Lot #35 Handsome blue-on-white ck on B.F.Hastings & Co., pioneer Sacramento bank; used 1861. Three vignettes: 2 small ships, 1 large sailor in the rigging.

That concludes Auction #3 and pretty much exhausts the "good stuff" I have on hand. I would welcome some nice material for future auctions, items worth say, a minimum of $3-$4 each. Why not include a few with your bid list (today!!) to Jack Weaver, 644 Knollwood Drive, Woodland, Ca. 95695. Thanks.



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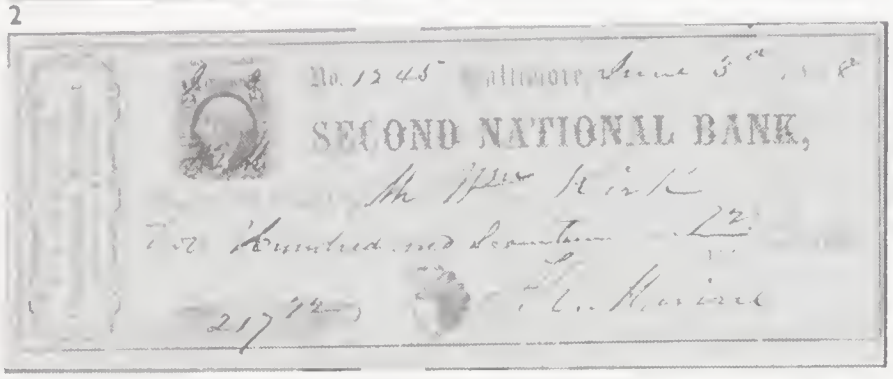

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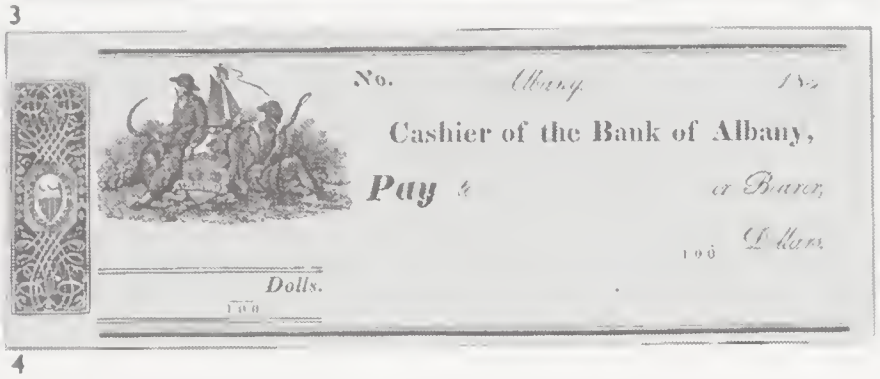

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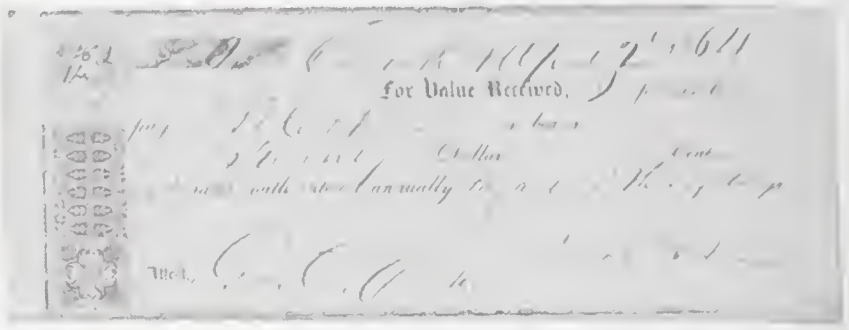

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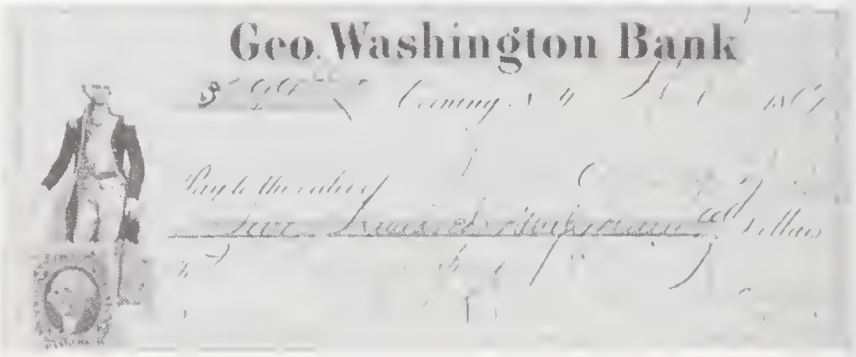

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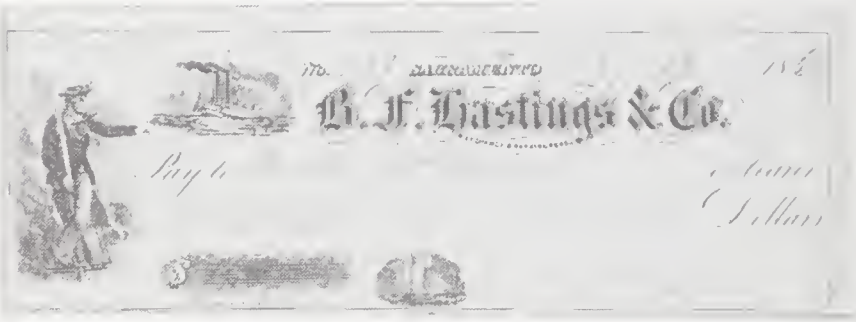

35

Cont. from page 6

of exchange, CDs, promissory notes, government checks and warrants, historical banking documents, books on banking, stocks and bonds, revenue stamped documents, railroad, steamboat, mining, Michigan.

Ed French Jr. (922)
1881 Argile
Dunedin, FL 33523
(by Scott Thompson)
Interests: checks in general.

Lauren Iseki (923)
3705 Woodcreek Lane
San Jose, CA 95117
(by Ray Miller)
Interests: checks in general, drafts, CDs, government checks and warrants, historical banking documents, books on banking, bank notes and currency, California, bank tokens.

Ralph Coursel (924)
134 Phillips Ave.
Michigan City, IN 46360
Interests: checks in general, autographs, bank notes and currency.

John B. Henry (925)
7821 3rd Ave. S.
St. Petersburg, FL 33707
Interests: checks in general, historical banking documents, autographs, bank notes and currency.

Jack W. Hoyer (926)
17609 Newburgh St.
Azusa, CA 91702
Interests: checks in general, CDs, government chekcs and warrants, historical banking documents, security printing, stocks and bonds, mining, land transfer documents, bills of sale, pre-1900 government documents.

George A. Rackensperger (927)
c/o Den of Antiquities
630 N. Donelly Ave.
Mt. Dora, FL 32757
(by Scott Thompson)
Interests: checks in general, drafts, historical banking documents, autographs, railroads, steamboats, mining.

C.J. Brown (928)
c/o The Stamp-Tique Inc.
700 N. Beal Pkwy. Suite H
Ft. Walton Beach, FL 32548
(by Bob Spence)

Rose F. Priestly (929)
435 S. 7th Ave.
Pocatello, ID 83201
(by Jim Stone)
Interests: stocks and bonds, revenue stamped documents.

Adrian Nelhams (930)
12744 Moorpark St.
Studio City, CA 91604
(by Ray Miller)
Interests: checks in general, historical banking documents, vignettes, general printing history, stocks and bonds, railroads, steamboats, mining, Western states and Illinois.

Lowell Howard (931)
P.O. Box 888
Pineville, KY 40877
(by Jim Stone)
Interests: checks in general, railroad, steamboat, mining, coal scrip.

Beate & Hans Rauch (932)
P.O. Box 2138

Cont. on page 22

Revenue Stamp Paper Update

by Joseph Einstein

Thanks to Frey Foerster, president of CCRT and editor of *World Coin News*, I was put in touch with Leroy J. Kaczor — who prefers to be known as Jimmy — of the Illinois Numismatic Association and further thanks to Jimmy for lending his FAC and Samples Collection. Through their efforts I am able to provide an illustrated guide to a remarkable holding. At this time, the collection is not for sale, but let's hope that some time in the future it will be offered at auction.

There are three sections: FACs listed as Section A; Samples and Specimens listed as Section B; and the collateral miscellany, Section C, which is an interesting group but it's not in our revenue field.

Leading off Section A, figures 1-5, are the front and back covers (figures 1 and 2) and inside descriptive sheet (figure 3) and the FAC examples in the book (figures 4 and 5). This has been shown before in the RN handbook (figures 80-82) but we never before had the descriptive sheet. It is curious that this book *has* that sheet but is missing two of the checks. So far, there are only four or five of the Corlies, Macy Sample books and none of those seen are complete. Each has been partially damaged, as far as I can recall.

Continuing to figure 6, there is shown a Johnson Rev. Tint FAC (RN handbook figure 75) for the First National Bank of Sante Fe, N.M. This territorial has not been shown before and is especially noteworthy in that the vignette is *most* inappropriate to Sante Fe! Remarkable choice, no?

Figures 7-9 show Gast & Co. FACs — one check and two drafts. Figure 7 is our first check showing of an Arkansas flag and figure 8 shows a nice Illinois. But figure 9 is the startling new Gast item: a draft from St. Joseph, Mo., in a face design previously unreported *and* with the sample legend in a box! Really "something new" all around, correct?

And one, Section B, figure 1(a), covers the NBABTs completely unreported and unexpected Wizard Merit Specimen Book. This is from a well-known Chicago firm whose checks are in many RN collections as well as those of check collectors not having RN items. No one ever said or showed knowledge of a Specimen Book from Mendel. Now we have the information!

As can be seen from figure 1, Mendel

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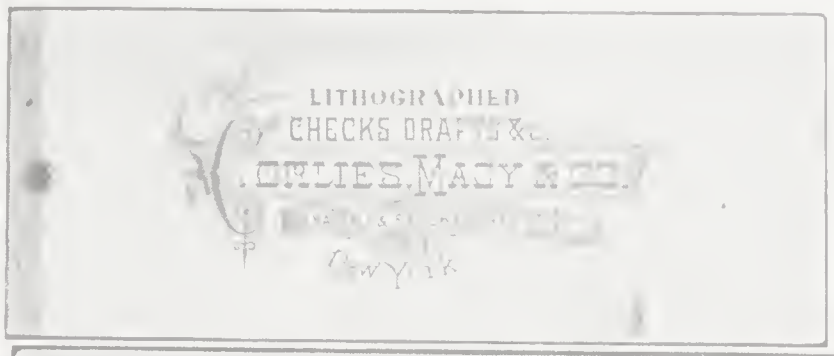
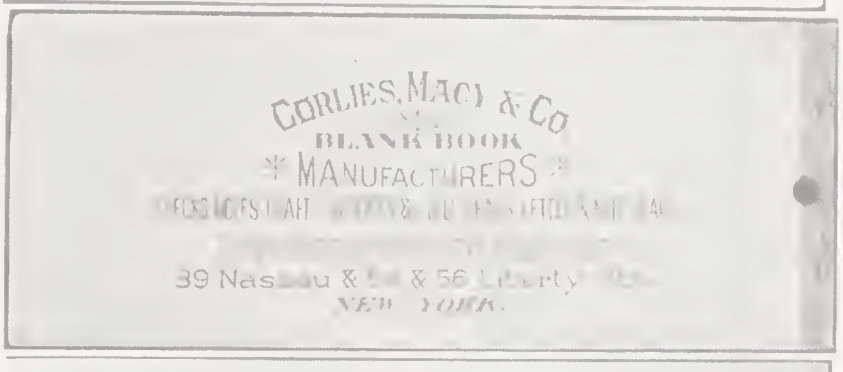


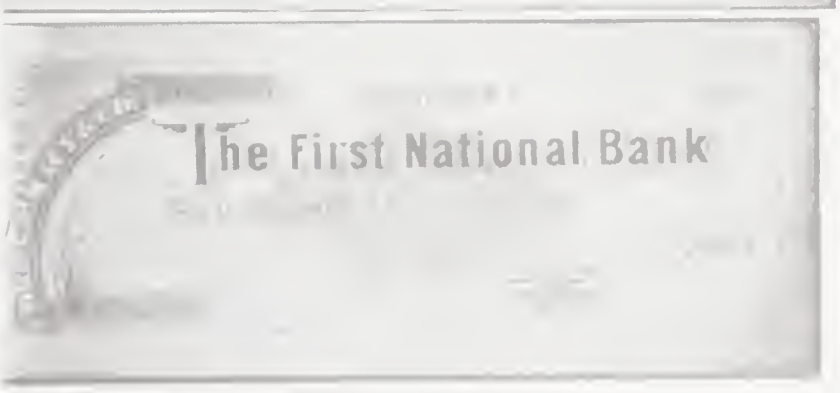
§A *figure 1*



§A *figure 2*

§A *figure 3*

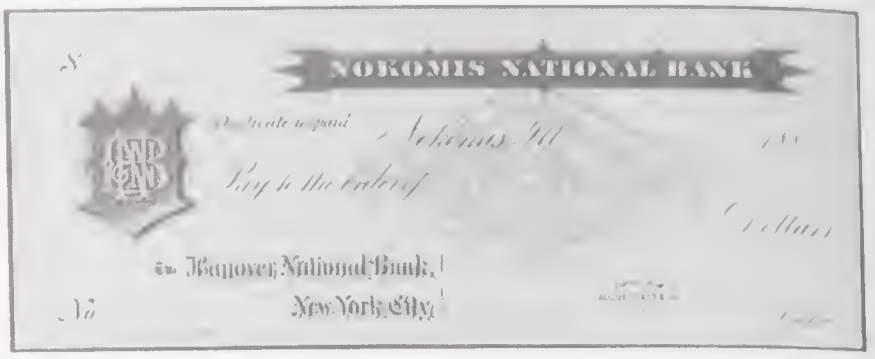
§A *figure 4*



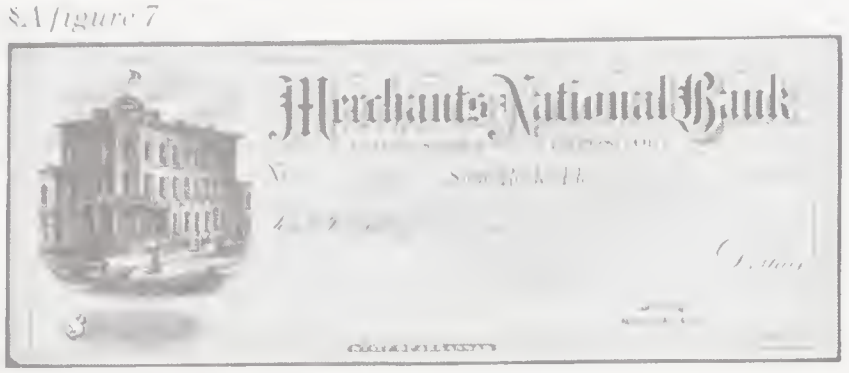
§A *figure 5*

§A figure 6

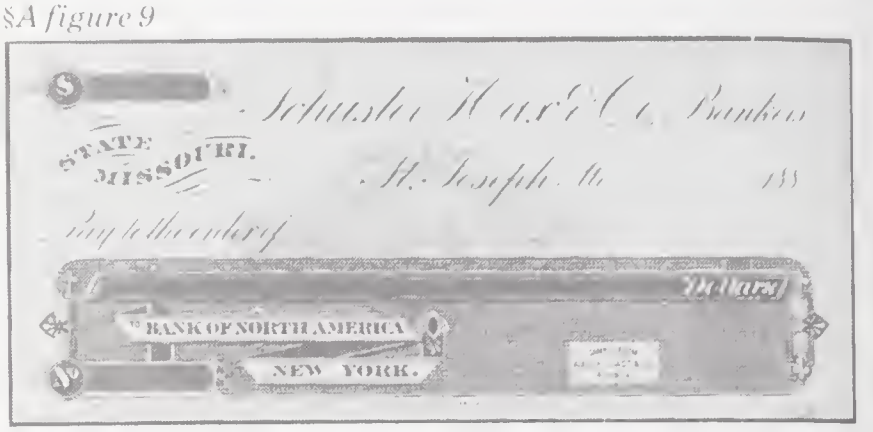
§A figure 8



§A figure 7



§A figure 9



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proves once again that printers cannot spell. Even on the front cover of their own advertising material! Note the distinctive goof: "frudulent" preceding "alteration".

Figure 2, the back cover, has all the spelling correct but it shows that even then you had to watch out for "unscrupulous parties". Figures 3-8 show the G1-S type on draft forms while the last, figure 9, shows a certificate of deposit (CD) without a stamp of any kind. Well, the Mendel Specimen Book is, as of now, the only one known and its a pleasure to have it reported and illustrated here for the first time!

Further, in Section B, figures 10-18 show specimens from William Wann of Philadelphia and depict his CD, check and draft forms. Figures 10-12 are CD forms using a distinctive, ornate Specimen imprint new to us as well as possible FACs in orange and in proper position. *But*, it is also possible that these are simply colored central vignettes.

Figures 13-14 are check Specimens, figures 15-18 are draft Specimens. But except for the Check or Draft, the imprints are identical. *All* the central vignettes are orange and quite pretty but *none* bear any resemblance to *any* RN imprint. Please bear all of this in mind when you decide on whether these are or are not FACs. Let's have an opinion, please.

Section B winds up with three photos. Figure 19 is a draft Specimen from the right period by Buxton & Skinner Stationery Co., 215 217 Chestnut St., St. Louis, and is not previously

reported. Ray Rathjen's *Security Printers'* lists this firm as existing 1882—present. Would some St. Louis area member be able to check into this firm and find out if they have anything to dispose of in our field?

Also from St. Louis are figures 19-20. They show a draft Specimen from Stephens Lith. & Engr. Co. Checking into Rathjen again, I find that they used this trade style between 1883-1923. After 1923, the firm continued and became an important Business Forms house on up into the '60s and '70s. They may yet be doing business; can this be verified? In any case, these are the first Specimens known from this well-established business.

Section C takes us a bit far from revenues but certainly into our 'cousinship' collectors field. I have never seen a Specimen book from Gugler Lithographic Co., successors to H. Gugler & Son. The illustration of this is marked Series #7. Figures 3-4 show dateline 188-. Now that the reader can see front and back covers, figures 1-2, will everyone seek examples of Series 1-6? Maybe some of the early Series had RN or RN-FAC imprints.

Figures 5-7 show examples from a firm earlier than that in Rathjen, that being Trout, Kinnard & Co., Prs., Dayton OH, and it was used in the '80s. Also see figures 5-6 for an unusual check format. Is this stub above the check a well-known format?

Figure 7 was included to show that T, K & Co. did not use the style all the time. Still, two different banks ordered the style at least once. Why did the style come in? I certainly would like to know more about this one.

How come?

My friend Tony Waggoner of Ashland, Ky., sent this little check with the question "How come?" The answer concocted was:

D.L. Sayre must have been an heir — son, grandson, nephew — of the original owner of the check, which had to be printed before 1883. The age of D.L. Sayre had to have been such that he could not recollect the period in which the revenue stamp imprints were used. So, when the tax on all transactions involving money were reimposed, he affixed a then-current 2¢ documentary on the check to pay the tax. Presumably, he never knew that he needlessly paid the tax a second time!

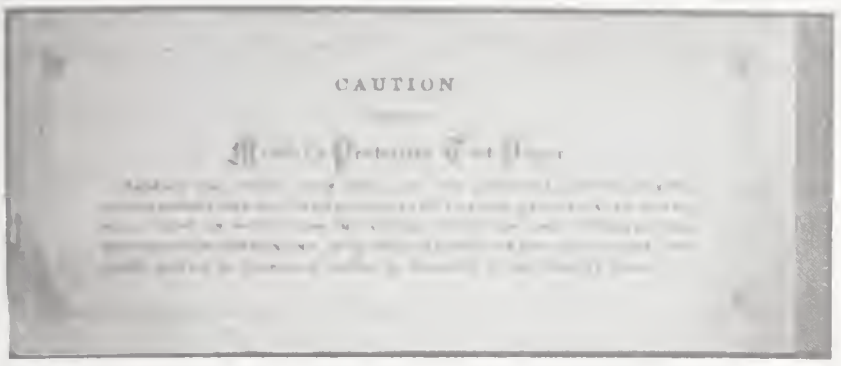
Has anyone else a better explanation for this curiosity?

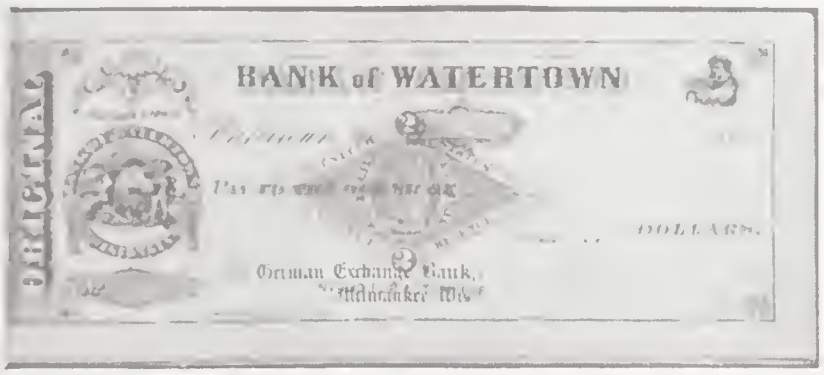
Another newcomer

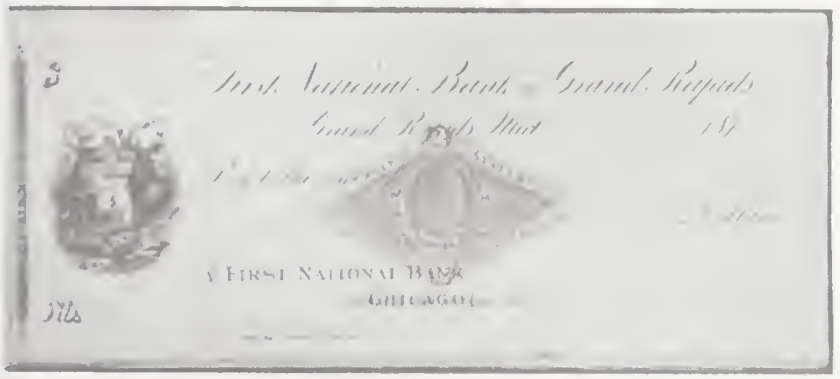
Collectors of RN material and, as Ernest Wilkens has observed, collectors of tax-paid stamps will long remember the year 1982. Finds in both fields have been much publicized: early dates, previously unknown varieties, quantities unsuspected and so on. All discovered in profusion, to put it mildly.

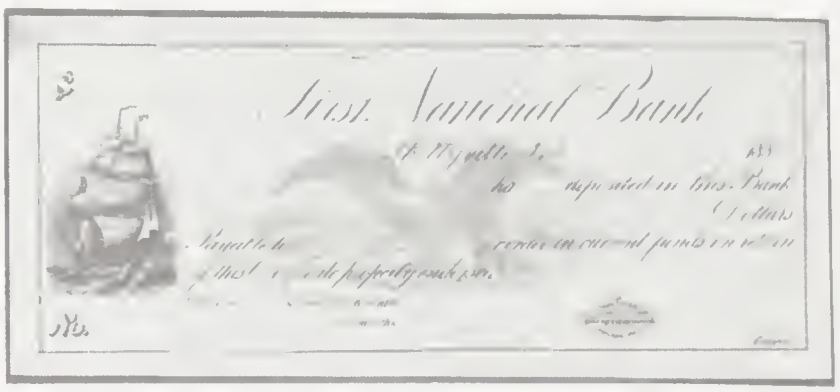
And now, another one not seen before! As far as I can tell from my ref-

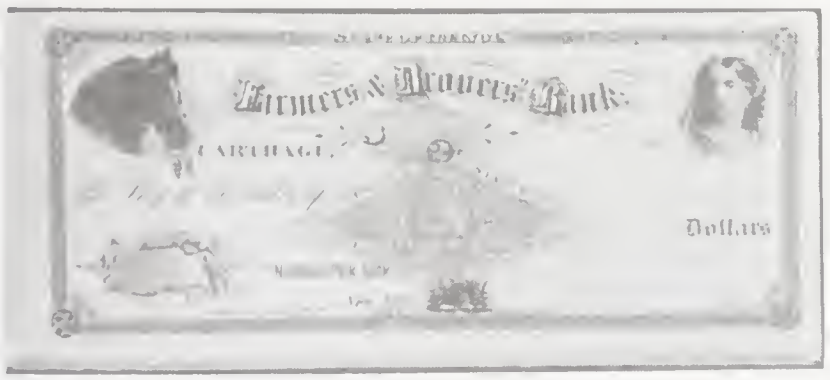
Text cont. on page 15

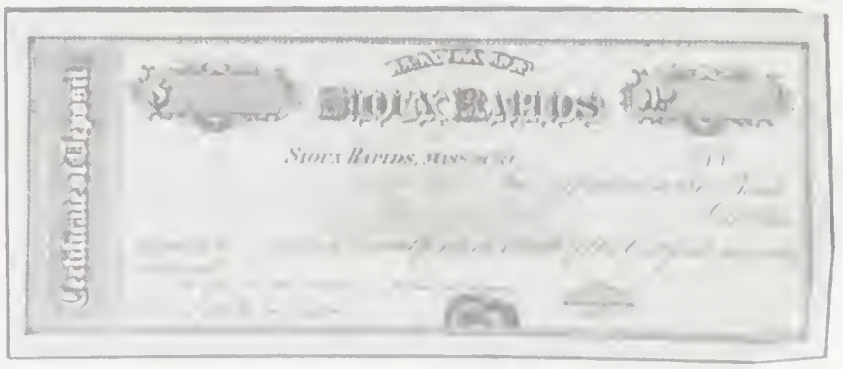


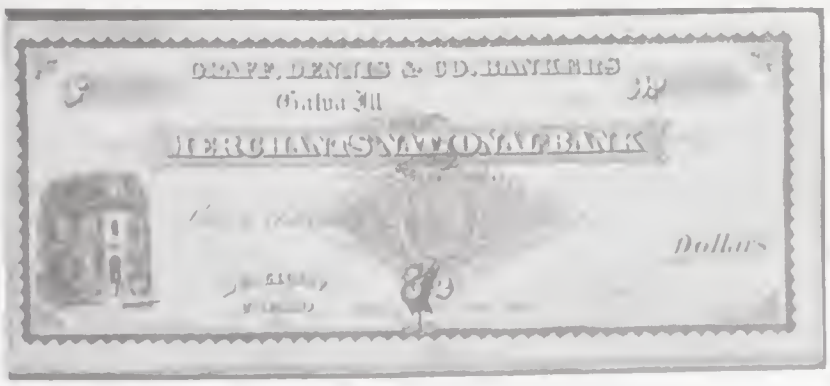






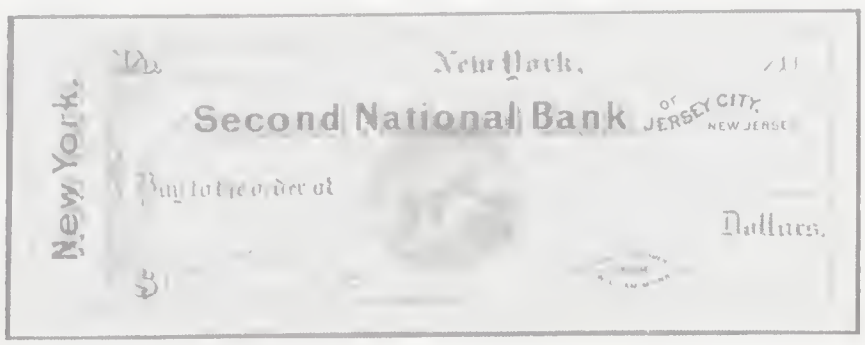


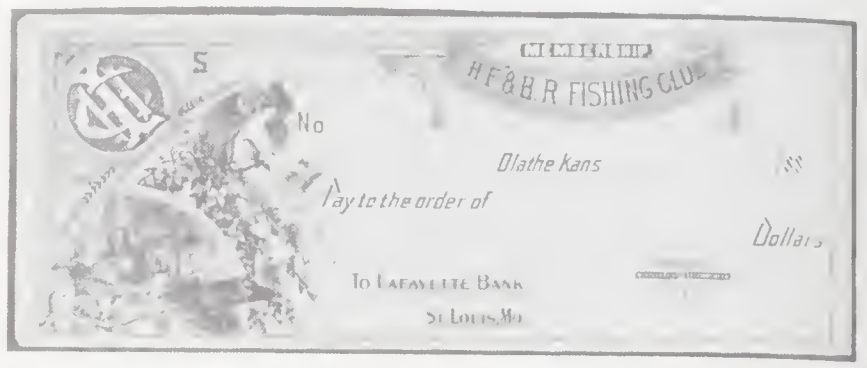


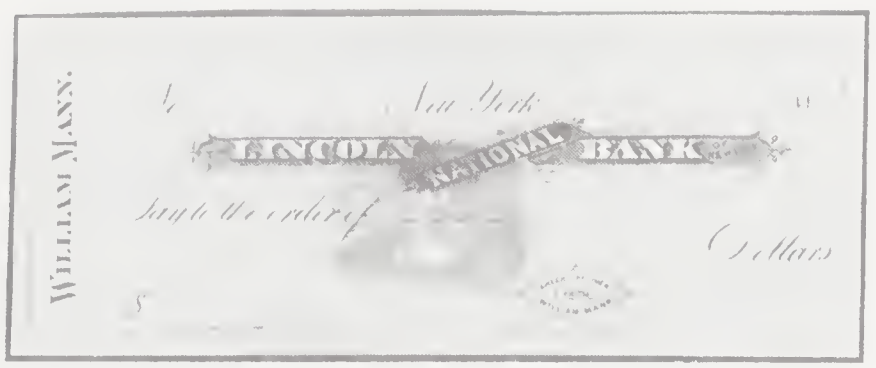


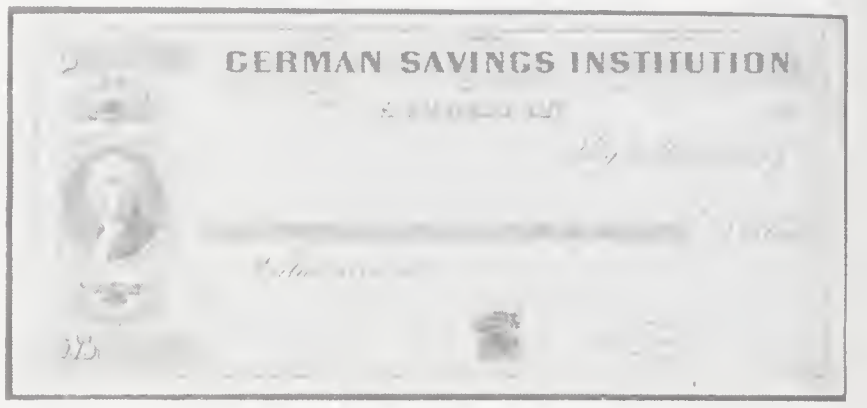
◆ 8B figures 7-11

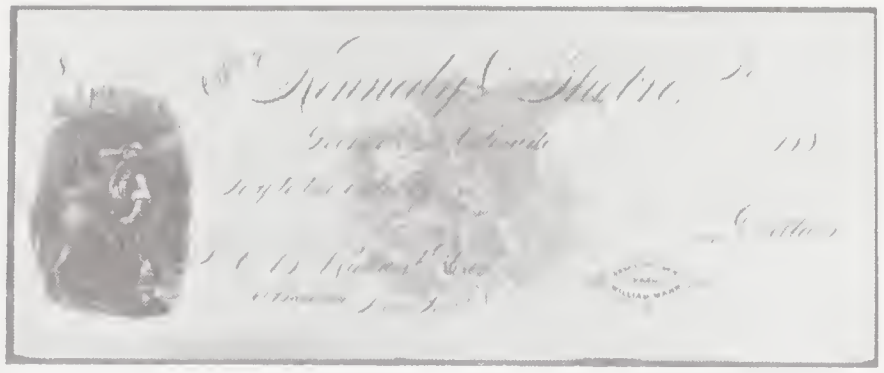
◆ 8B figures 1-9



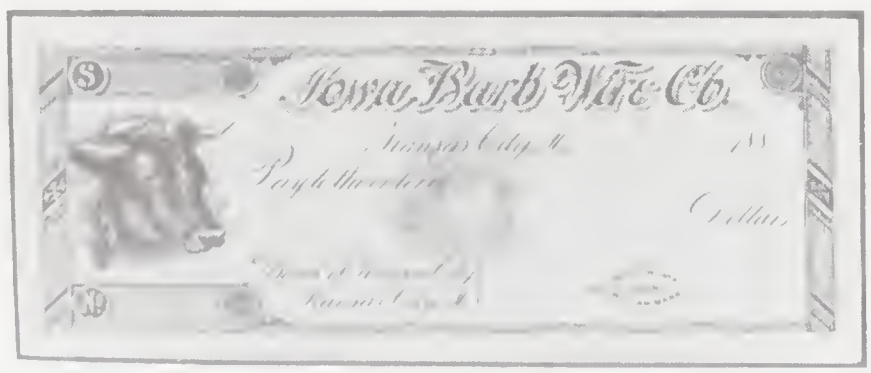




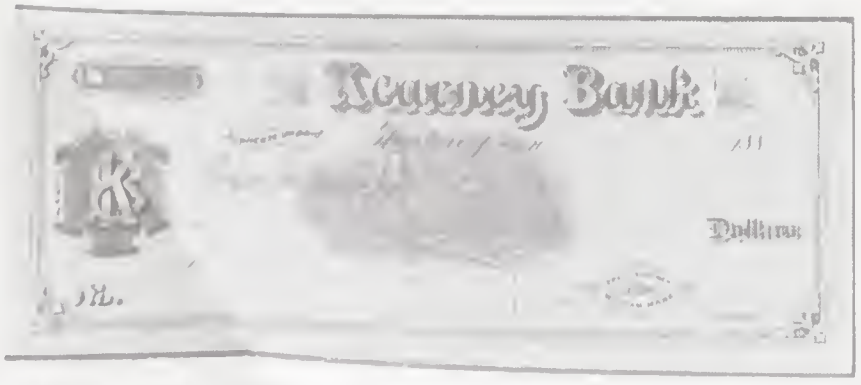


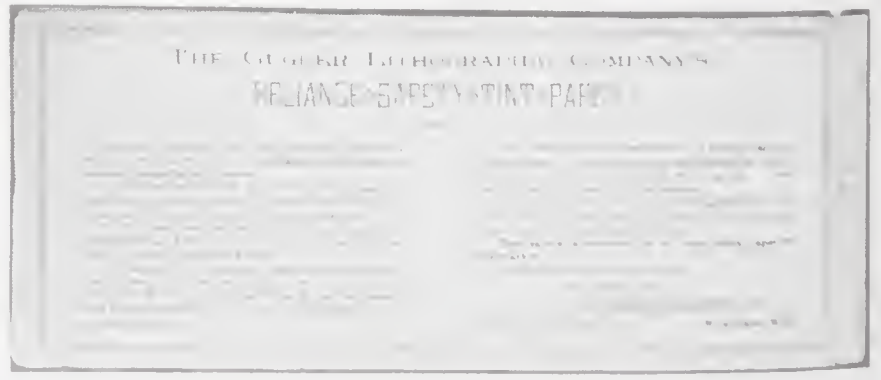


◆ *§B figures 18-21*



◆ *§C figure 1* ◆ *§C figure 2*





◆ *B figures 12-17*

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arance material, this hasn't been described in print either.

The Savings Bank Check with RN D (imprint may or may not be a real check. In modern usage, it could be called scrip, maybe, an interest bearing certificate, negotiable bearer bond, or some similar title. But, it isn't a check or draft.

But it *is* a check and thus raises the possibility that it was termed a check in order to get away with the 2¢ tax rate as compared with the 5¢ certificate rate. According to the fine print on the reverse, the issue was of $100,000 in "checks" of $5, $10, $20, $50 and $100 values. This means that more than a couple of thousand of these were printed. Saving 3¢ per item equals 30 per K and, in 1873 terms, would come to enough money, perhaps, to pay the printer's bill.

This year the time will be 110 years old. It is believed that assembling a full set of the five values would be a very difficult task. Personally speaking, it's a real pleasure to acquire a single example! At least, I've got the negative . . .

More earlies!

This is proving to have been a remarkable year (1982) for RN material. There was a discovery of the Purple Nevada, a report on early date J-11 by Hervey and Waggoner's early Voucher Check find, and now, in his update, *more* earlies from Waggoner.

The finds included a most interesting G-3, on a check originally printed for Union National Bank, Lewisburg, Pa., hand altered to First National Bank of Nifflinburg, Pa., on April 8, 1876. Face printer was our old friend W.F. Murphy's Sons Co. Prs., 509 Ches't St., Phila. Although used on April 8, 1876, it seems obvious that the un-numbered check had to have been printed before that day — maybe as far back as January 1876? If so, that would push the use of G-3 back a good bit!

Next, Tony found a J-4 on a check of the Philadelphia National Bank, Philadelphia, Pa., drawn by G.A. Benson & Co. on Feb. 19, 1872.

Last, I note an X-6 on a draft of the Exchange National Bank, Osborne, Kansas, drawn on thw First National Bank, Kansas City, Mo., dated Dec. 3, 1898, and shown paid Dec. 16, 1898, on the back. No question about this one!

So, please enter these newly reported

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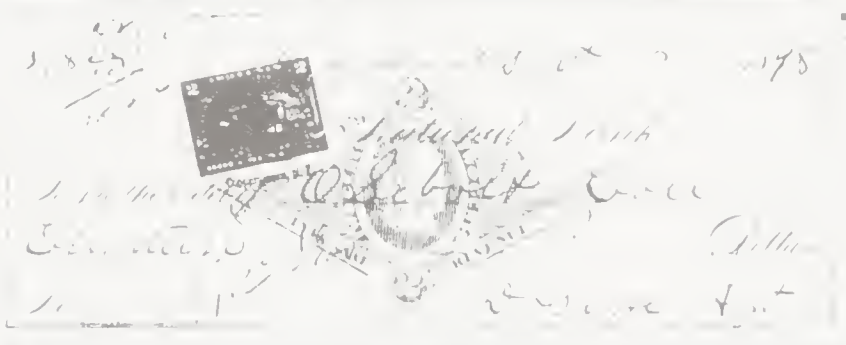

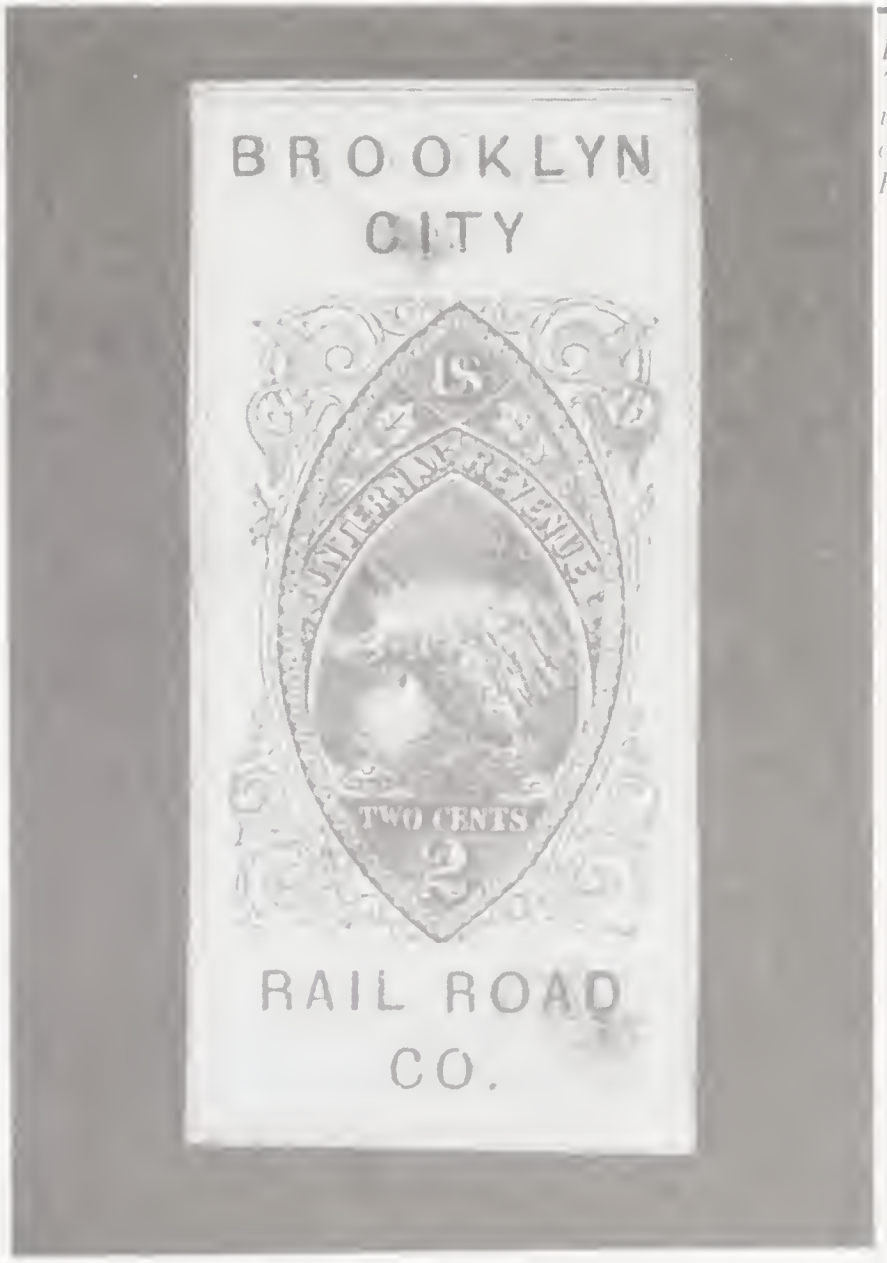

B-13 Cut Square. The name of the user is in the same color of ink as the RN imprint

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"earlies" in your *RN Handbook*. Incidentally, I was delighted to learn that the handbook is all sold out. Maybe prices will slowly start to climb? Be nice, huh?

E.S. Card & Co.

It may be recalled that in the *RN Handbook* we listed a C-8 green on an unused draft of the E.S. Card & Co., Cazenovia, N.Y. In the "Expanded Notes" section (Page 29), it was asked if the card company really existed or if the C-8 was a salesman's sample.

In the middle of June this past year, a letter from the prominent Eastern collector who owns the so far O.O.K. C-8 stated:

"Learned from the local history buff in the area of Cazenovia that 'In an old Madison County directory of business and farmers dated 1868-9, reference was made of Everett S. Card, manager of the Banking House of E.S. Card & Co.'"

The collector went on to say that "the shade of the RN imprint is light green, somewhat lighter than examples of RN B-6 in my possession."

This communication is most welcome. It ends the speculation about the draft having been a salesman's sample.

New FACs

Two new FACs to report. The first is from Charles Kemp of both ARA and CCRT. His is the Bismark National Bank item with the most unusual vignette: I'm baffled by the seascape because I know of no need for lighthouses in the Dakotas! However, it *is* new and makes a pretty check.

The second came to hand from Mike Mahler. It, too, is a new item and, as can been seen, has suffered greatly in the passage of time. But, the central FAC vignette is clear and readable, which is a blessing.

From Coleman Leifer of Rockville, Md., came the next batch of checks. The Suffolk County check is the second bank using the B-1 imprint on the *right* side of the check. And, on the National Bank of the Commonwealth, drawn by the Second Ave. RR Co., there is the first reported use of the B-11 deep purple! This item, if you please, was in a lot of checks described simply as "mixed group of checks, B1—B11" in the 1980 Turner Sale in Boston. Nice, huh?

Lastly, Revenue Specialist of Chattanooga, Tenn., (Tom Carson and Joel Rindl) latched on the largest batch of RN material to be reported in recent times. Included were four or more H-10 draft

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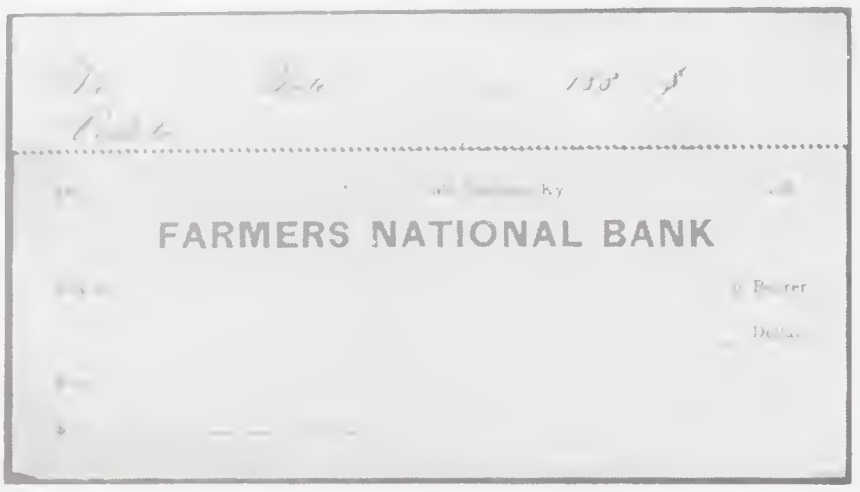
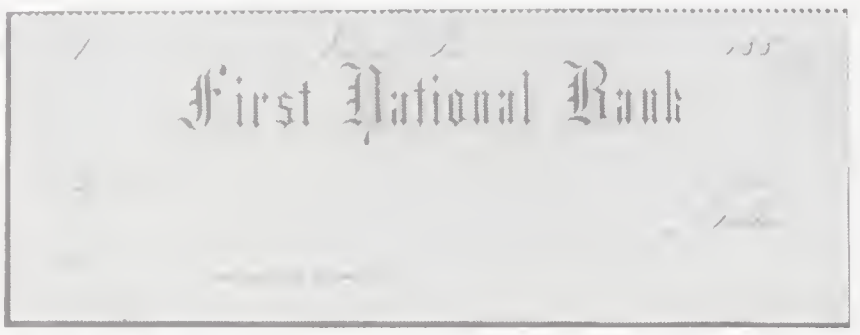
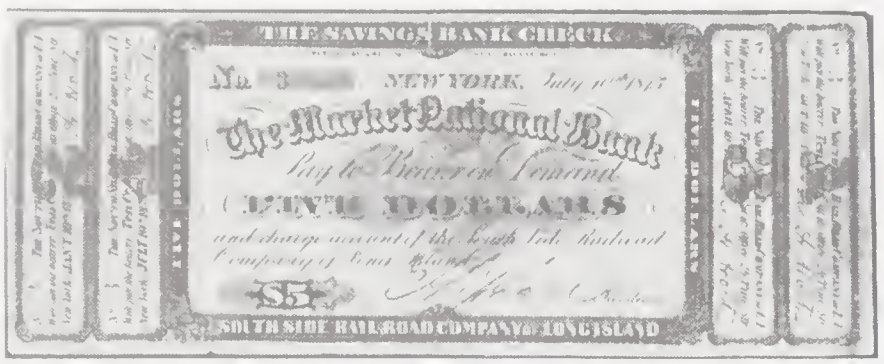


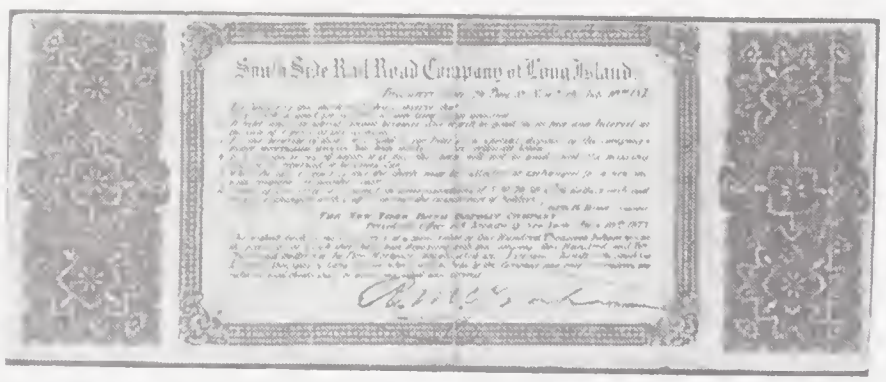
§C *figure 6*

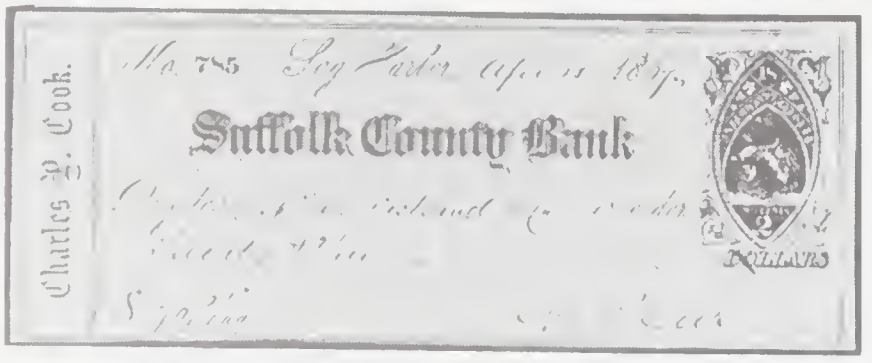


§C *figure 7*



Savings Bank Check ...or is it?





Two New FACs

Bank Tokens

by Bruce Smith

Though they are seldom seen today, tokens of many kinds were in widespread use in the United States prior to 1945. Most of these tokens were made of brass or bronze, though after 1890 an increasing number were made of aluminum.

The western gold rushes of the 19th century resulted in an extensive series of gold tokens from California, Oregon and Colorado. During and after the Civil War, tokens were also made from cardboard or cardboard with a thin brass shell on one or both sides. During World War II, when copper and aluminum were in short supply, token manufacturers resorted to fiber material, usually red in color.

At this point, I should like to define the term *token* and its closely related cousin *medal*. Simply put, a token is a piece, usually of base metal, which is used in place of money. A token can, therefore, be spent but usually only at the place of issue. Tokens usually have wording such as "Good for only 10¢ in trade" or "Good for 25¢ in merchandise" and are often called trade tokens or "good fors".

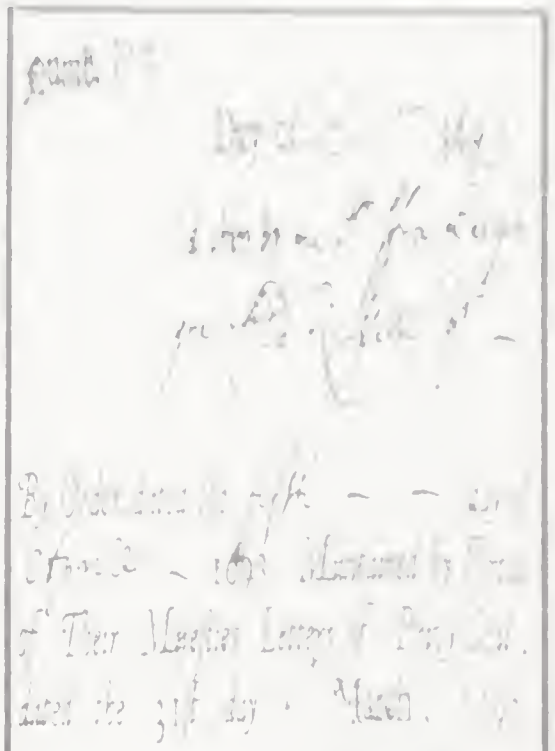
The term medal refers to a piece whose primary purpose is advertising the business of its issuer. Such pieces are also known as store cards since they were the predecessor of the modern business card. Into this class also fall the various souvenir and commemorative pieces put out by individuals, businesses and other bodies. It should be noted here that the term medal also refers to military medals, orders and decorations, and to similar pieces designed to be worn.

The earliest tokens used in America were those of the Colonial period, the 1600s and 1700s. These, in fact, formed the major currency of the country aside from various foreign coins and, later, paper money. Even after the U.S. opened its own Mint in the 1790s, coins were in short supply. Silver coins tended to go to Europe, where the silver in them exceeded their face value. This was reduced in 1837 and again in 1853. This was also the reason that the coinage of dollars was discontinued in 1803 — they were being shipped to Europe and melted down.

Small coins, 1¢ and 5¢ pieces, were in very short supply, particularly in the Midwest. Prior to 1908, these coins were minted only at Philadelphia and tended to stay in the East. During the Civil War, coins of all sorts, even cents, were hoarded and soon disappeared from circulation. As a result, a vast array of one-cent tokens were produced and used all over the country, particularly in the East. Known as Civil War tokens, these pieces fell into two broad classes: patriotic tokens (named for patriotic legends such as Union Forever, Our Army, Our Flag, Long May It Wave, etc.) and merchant tokens. These latter were issued by merchants and carried their advertising on one side (for further reading on these tokens reference the trilogy of Russ Rulau's *Early American Tokens, Hard Times Tokens* and *U.S. Merchant Tokens 1845-1860.*)

The earliest North American bank tokens were those issued in Canada in the 1830s and 1840s. These tokens were Canada's first coins and are listed in every Canadian coin catalog. The tokens were issued in denominations of halfpenny, penny and one-sou by the Banque du Peuple (1837-39), the Bank of Montreal (1837-45), the City Bank (1837), the Quebec Bank (1837-52), and the Bank of Upper Canada (1837-57). The latter bank's tokens are quite

Cont. on page 26



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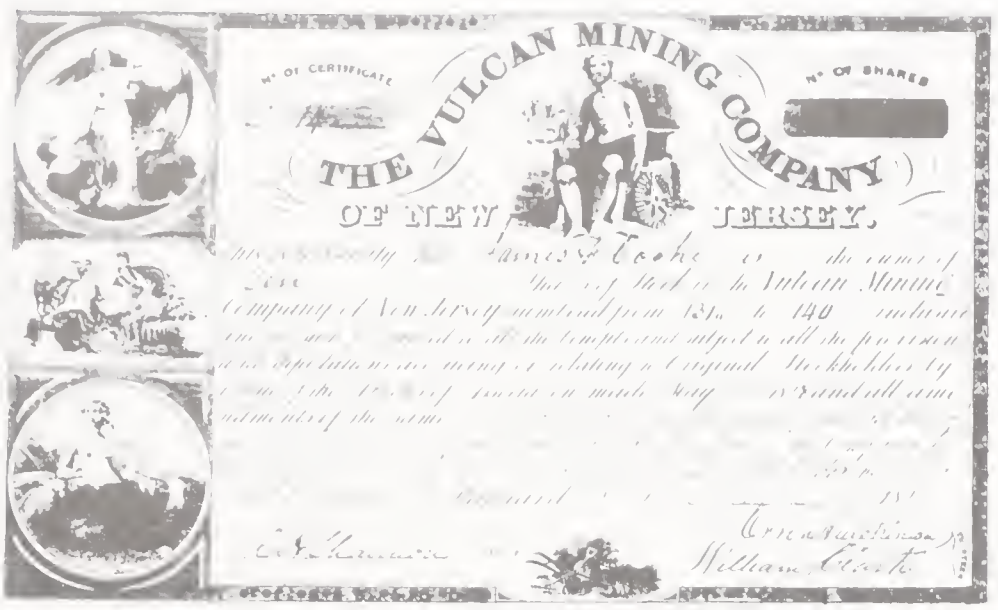


This is CENTENNIAL DOCUMENTS' second mail-bid scripophily sale. Because of delays in delivery of the CHECKLIST, many collectors neglected to bid in the last sale.

As a result, closing date for this sale will be TWO WEEKS AFTER RECEIPT OF THE CHECKLIST. Several of the lots from the last sale are still available, and a listing of the lot numbers appears at the end of this auction.

The usual rules apply to this sale: all bids must be in writing and signed; winning bids will be reduced to a 5% advance over the second highest bid; postage and insurance costs will be added to the invoice. If you would like a photocopy of any item(s), just send an SASE or call. Thanks and good luck.

RAILROAD AND TRANSPORTATION

LOT# 44 — 1852 — OLD COLONY RAIL ROAD CORPORATION — VF — Minimum Bid $45

Capital stock certificate, green on blue paper, with red company seal. Very slight pen cancellation through the two signatures. Needless to say, railroad stocks from the 1850's are getting harder and harder to find.

LOT# 45 — 1858 — MALDEN AND MELROSE RAILROAD COMPANY — F+ — Minimum Bid $40

Capital stock certificate, Black/White, with a small vignette of the Massachusetts state seal. Pen cancellation across the face and some slight overall staining; Counterfoil attached to left side.

LOT# 46 — 1859 — 2nd and 3rd STREET PASSENGER RAILWAY OF PHILADELPHIA — VF — Minimum Bid $36

Capital stock certificate, Black/White, with vignette of a horse-drawn streetcar. Pen cancelled through signatures. A very early streetcar item, not to be confused with a similar item from the same company dated in the 1880's.

LOT# 47 — 1859 — WEST PHILADELPHIA PASSENGER RAILWAY COMPANY — F — Minimum Bid $30

Capital stock certificate, Black/White, with vignette of a horse-drawn streetcar (different from LOT# 46). Printed on thin onion-skin type paper, with the counterfoil glued on the back. Cancelled in red ink on the face. A great companion piece to LOT# 46, a very early date for streetcar material.

LOT# 48 — 1863 — GREEN & COATES STREET PHILADELPHIA PASSENGER RAILWAY — VF — Minimum Bid $15

Capital stock certificate, Black/White, with vignette of a horse-drawn streetcar (different from both LOTS# 46 & 47). Pen cancellations through the signatures, and a 1" by 3" rectangular piece missing, replaced by similar-looking paper.

LOT# 53 1892 CARTHAGE AND ADIRONDACK RAILWAY COMPANY UNC Minimum Bid $45

$1000 4% First Mortgage Gold Bond, Green/Black/White, with beautifully engraved vignettes of a train in the station and an elkhead. Complete with 4 pages of coupons. Signed and uncancelled, not signed by Trustees on reverse.

LOT# 54 1893 BROADWAY AND 7th AVENUE RAILROAD COMPANY EF+ Minimum Bid $45

$1000 5% First Mortgage Gold Bond, Green/Black/white, with large allegorical nudes vignette and 28 coupons. Rubber-stamp cancelled, but hardly noticeable.

LOT# 55 1894 KANSAS CITY NORTHWESTERN RAILROAD COMPANY EF Minimum Bid $14

$1000 5% First Mortgage Gold Bond, Green/Black/White, with vignette of a steam locomotive and a rider on a horse. 34 coupons attached. Hole cancelled through all coupons and vignette, but nevertheless a very attractive item.

LOT# 56 1896 HARLEM RIVER AND PORTCHESTER RAILROAD COMPANY VF Minimum Bid $35

$5000 7% First Mortgage Bond, Orange/Black/White, with a beautifully engraved vignette of a steam train. Rubber-stamp cancellation, hole cancelled through signatures, counterfoil attached to the left edge. A good piece for framing, and scarce (one of only 400 authorized).

LOT# 57 1900 KEOKUK AND DES MOINES RAILWAY COMPANY VF Minimum Bid $18

Preferred Capital stock certificate, Pink/Black, with an extremely detailled vignette showing surveyors at work, with trains, boats and rivers in the background. Small hole cancellations through the signatures. A very nice piece.

LOT# 58 1901 KEOKUK AND DES MOINES RAILWAY COMPANY F+ Minimum Bid $10

Common Capital stock certificate, Yellow/Black, with a smaller version of the surveyor vignette on LOT# 57. A good framing piece, very colorful. Hole cancellations through the signatures, some wear from staple-holes.

LOT# 59 1902 CENTRAL CROSS TOWN RAILROAD COMPANY EF Minimum Bid $.6

Capital stock certificate, Green/Black/White, with a very detailled bird's-eye-view vignette of Lower Manhattan and New York Harbor. Hole-cancelled through the signatures.

LOT# 60 1902 CHICAGO, ROCK ISLAND AND PACIFIC RAILROAD COMAPNY VF Minimum Bid $45

$1000 4% Gold Bond, Blue/Black/White, with large vignette of a steam train in the station. Rubber stamp cancelled over the signatures. This was a 100-year bond, and 176 of the original 200 coupons remain. A classic rail bond.

LOT# 61 1902 NEW YORK AND JERSEY RAILROAD COMPANY EF Minimum Bid $24

Preferred Capital stock certificate, Green/Black/White, with vignette of two allegorical ladies and generator, boats and streetcar in background. Very lightly stamp cancelled. Signed by William G. McAdoo (first Secretary of the U.S. Treasury) as President.

LOT# 62 1905 NEW YORK AND JERSEY RAILROAD COMPANY EF Minimum Bid $18

Common Capital stock certificate, Orange/Black/White, with the same vignette as LOT# 61, but with hole cancellations through the signatures of McAdoo and King. Counterfoil attached at left.

LOT# 63 1913 NEW YORK, WESTCHESTER AND CONNECTICUT TRACTION COMPANY EF Minimum Bid $14

Capital stock certificate, Gold/Black/White, with vignette of woman's head, gold company seal. Pen cancellation, counterfoil attached to left edge.

LOT# 64 1919 SIXTH AVENUE RAILROAD COMPANY VF Minimum Bid $22

Capital stock certificate, Brown/White, vignette of church and streetcar. A nice item for the collector of trolley stocks, not a common piece.

MINING AND PETROLEUM

LOT# 65 1874 CABIN CREEK KANAWHA COAL COMPANY F+ Minimum Bid $30

Capital stock certificate, Black/White, with state seal of West Virginia as vignette. Pen cancelled, counterfoil attached to left edge. A nice early mining certificate, not at all common.

LOT# 66 1882 MASSACHUSETTS AND NEW MEXICO CONSOLIDATED MINING COMPANY EF+ Minimum Bid $50

$50 6% Purchase Money Bond, Orange/Black/White with eagle vignette and 13 coupons. An extremely attractive piece, and great for framing.

LOT# 67 1882 MASSACHUSETTS AND NEW MEXICO CONSOLIDATED MINING COMPANY EF+ Minimum Bid $65

$500 version of LOT# 66, equally nice but much scarcer: only 50 of the $500 denomination were ever authorized.

LOT# 68 1903 MARYLAND SMOKELESS COAL COMPANY UNC Minimum Bid $35

$1000 6% First Mortgage Gold Bond, Rust/Black/White, with mining vignette, 37 coupons and embossed company seal; in beautiful condition, uncancelled. Only 600 of these bonds were ever issued.

LOT# 69 1903 PITTSBURG MINING COMPANY EF Minimum Bid $10

Capital stock certificate, Orange/Black/White, with mining vignette and orange company seal. A decorative piece well suited for framing.

LOT# 70 1912 JUMBO EXTENSION MINING COMPANY UNC Minimum Bid $10

Capital stock certificate, Black/White, with gold company seal. No vignette, but "Incorporated Under the Laws of the Territory of Arizona".

LOT# 71 1911 [illegible]

[illegible]

LOT# 72 1867 [illegible]

[illegible]

LOT# 74 1911 TELEPOST COMPANY VF Minimum Bid $10

Certificate for stock, Orange/Black/White, with a very unusual vignette of a woman holding lightning bolts and some sort of early light bulb. Uncancelled.

LOT# 75 1911 TELEPOST COMPANY VF Minimum Bid $10

Capital stock certificate, Blue/Black/White, with the same vignette as LOT# 74. Uncancelled.

LOT# 76 1921 COLUMBIA GRAPHOPHONE MANUFACTURING COMPANY VF Minimum Bid $32

Capital stock certificate, Orange/Black/White, with a very unusual vignette of allegorical figures flanking a logo of "Columbia Records Grafonola". Uncancelled.

THE FOLLOWING PIECES FROM SALE #1 ARE STILL AVAILABLE:

LOT# 02 1857 NAUGATUCK RAIL-ROAD COMPANY

LOT# 04 1892 NEW YORK AND NEW ENGLAND RAILROAD COMPANY

LOT# 08 1862 ILLINOIS CENTRAL RAIL ROAD COMPANY

LOT# 09 1881 NEW YORK, PITTSBURGH AND CHICAGO CONST. CO.

LOT# 10 1902 MINNEAPOLIS, SUPERIOR, ST. PAUL & WINNIPEG RW

LOT# 13 1856 QUINCY MINING COMPANY OF MICHIGAN

LOT# 19 1898 AMERICAN-CANADIAN GOLD MINING COMPANY

LOT# 23 1917 CAMBRIA COUNTY COAL COMPANY

LOT# 24 1889 COMSTOCK TUNNEL COMPANY

LOT# 25 1901 PACIFIC COAL AND TRANSPORTATION COMPANY

LOT# 27 1910 WILKES-BARRE COAL COMPANY

LOT# 32 1913 FISCHER MOTOR CORPORATION

LOT# 36 1889 METROPOLITAN ELECTRIC SIGNAL COMPANY

LOT# 40 1904 THOMPSON AND TUCKER LUMBER COMPANY

LOT# 41 1896 BEST TELEPHONE MANUFACTURING COMPANY

LOT# 42 1912 UNITED TELEPHONE COMPANY

The purpose of "Check Up" is to provide the latest roundup of news, feature stories and other items appearing elsewhere. Readers are encouraged to send in article clippings for use in this column.

Billions of dollars in uncashed, government-issued checks, some more than 30 years old, are causing major headaches for Treasury Department officials, who are thinking of asking that future checks be canceled one year after issue.

Until the 6.8 million outstanding checks are cashed, the government is forced to set aside some $25 billion in the general treasury to pay them. By law, adopted in 1947, the checks are forever valid.

The Treasury Department continues to look for the recipients of the checks, but it is far from an easy task.

For one thing, the trail is often cold. About 5.7 million checks are a year or more old. A total of 1.8 million were issued more than a decade ago.

To make matters worse, because of its accounting system, the department has no idea what agencies wrote what checks, for how much, and to whom.

Finally, the number of uncashed checks continues to grow at a rate of about 300,000 each year.

How to find the elusive drafts is the purview of Treasury Systems Accountant Shirley Robinson. The most favored plan of attack to date, she said, is calculating the percentage of checks written for each government agency, then forcing the agencies to track them down.

Prior to 1947, government checks did expire after a certain period of time. But the General Accounting Office was flooded with so many requests to replace outdated checks, that it asked for and got the unlimited extension.

(Courtesy of *Coin World*)

One way to cut down on the number of lost and stolen checks is to stop using checks altogether.

The federal government, in paying out everything from salaries to retirement benefits, is finding that claims of lost or stolen checks are diminsihing as it increasingly skips the check step. Washington's alternative payment plan is to transfer the funds directly to recipients' individual bank accounts.

Such direct deposits, of course, are made only when the payee voluntarily agrees. But the Treasury Department has promoted an intensive, four-year campaign to extol the advantages of checkless payments. And, so far, nearly one-third of those receiving monthly federal payments, including 11 million social security recipients, are choosing to go checkless.

Though the payment method is widely known as the elctronic fund transfer (EFT) system, the Treasury promoters try hard to avoid using such technical terminology lest potential subscribers be put off.

"A lot of people want to see and handle that check," explains Donna Jackson, marketing director of the Treasury's direct deposit program. "They don't realize that computers are here and safe. A computer printed up the very check which many of them see as much more secure."

As federal authorities tell it, the streamlining of the payment system reduces not only the number of checks that somehow go astray, but also cuts the overall costs to taxpayers and banks of preparing, mailing, and cashing the payments. Last year (1981), $28 million in operational costs (or an average of 21¢ an item) was saved, according to Treasury tallies.

Instead of using the mails, Washington sends magnetic tapes with individual payment records by the existing courier system to regional Federal Reserve Banks. From the regional banks, the tapes are transferred directly to local banks and the deposit is registered in individual accounts. The hope is that one day the entire process can be carried out electronically.

Under the traditional check and mail system, Washington has averaged one claim (missing, forged, etc.) for every 600 checks. With the direct deposit system, Donna Jackson says, there has only been one claim for every 4,500 payments.

"The beauty of this system is that we can trace every payment -- we've never lost one," she says.

"It saves us a considerable amount of money and we find that it's a very reli-

Cont. on page 28

Cont. from page 10

Terminal Station
Los Angeles, CA 90051
(by Trey Foerster)
Interests: stocks and bonds, bank notes and currency, emergency scrip.

W.H. Rawlings (933)
835 Wildwood Place
W. Vancouver, BC V7S 1P2
Canada
Interests: checks in general, bank notes and currency, worldwide.

C.E. Hilliard (934)
201 E. Cherry
Winchester, IL 62694
Interests: checks in general, drafts, general printing history, Illinois.

Brenda Dillion (935)
c/o Dillion's
2115-A Citrus Blvd.
Cotton Plaza
Leesburg, FL 32749
(by Jim Stone)
Interests: checks in general, historical banking documents, books on banking, general printing history, stocks and bonds, autographs, Wells Fargo, railroad, steamboats, mining, USA and Texas.

John C. McNee (937)
3511 Oakland St.
Ames, IA 50010
(by Larry Adams)
Interests: checks in general, drafts, bills of exchange, CDs, stocks and bonds, revenue stamped documents, Wells Fargo, railroad, steamboat, mining, bank notes and currency, Canada, uncut obsolete note sheets.

Miles F. Sandler (938)
c/o Antiquarian Securities

Cont. on page 25

Rock Island Railroad

by Herman Boraker

Colorado developed from the Pike's Peak gold rush of 1859. From *The Colorado Story* by LeRoy and Ann Hafen, we learn the following:

"Colorado's past is a fascinating story. It embraces the cultures of prehistoric peoples; the romance of Spanish and French explorers; the conflicts of Indians and whites for the land; the adventures and hardiness of pioneer fur trappers, miners, cattlemen, and farmers; the achievements of railroad builders and industrialists; visions of statesmen, educators, artists, and religious leaders; and finally, the welding of diverse peoples into a sturdy citizenry of the Mountain State."

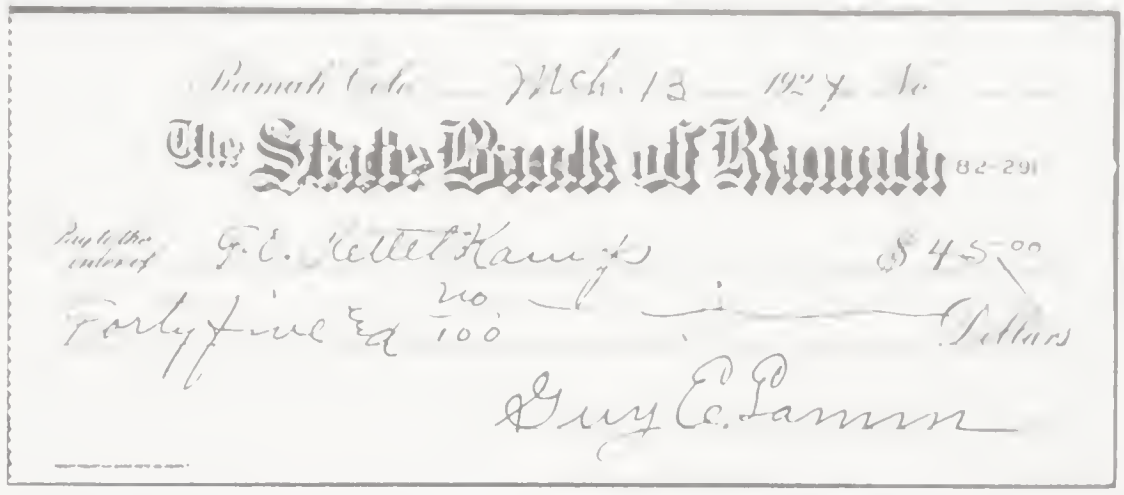
Like the herd instinct in buffalo and antelope, man's social instinct prompts him to congregate in groups. Most persons do not like to live alone; they want contact with their fellow man. By living together many important advantages are gained. Let's look at some of the factors that cause the rise of cities, determine their location, and promote their growth.

Cities usually rise where roads cross each other or routes of commerce converge; or where goods are deposited, to be shifted from one kind of transport to another. For example, where the transportation pattern changes from water to dry land, from railroad to wagons, or from wagons to pack animals, towns are likely to develop. Throughout the world, cities stand on good harbors, at river crossings, or where railroad lines converge. Although Colorado has no seacoast or water transportation, the safe river crossings and the places where trails intersected or crossed each other, afforded suitable town sites.

Towns frequently spring up as supply centers for mining, lumbering or farming areas. People need a central place for shopping and banking; for educational, religious and recreational activities. Later, if the mines fail, if the timber is exhausted, or the farmers and ranchers do not succeed, the town declines and many disappear. But if the productive workers prosper, the city they support prospers also.

According to the field notes compiled by the Government Surveyors in the early 1860s, we find at that time the eastern Colorado plains were a carpet of very nutritious grasses, such as the famed and everlasting Buffalo grass, the Grama grass, the wheat grass that grows generally in adobe and heavy soils and others of less value.

As the gold and silver mining industry in Colorado developed, a demand was developed for economical means to transport ore from the mines to the smelters. Railroads were built to satisfy this need. The building of the railroads made it easy for settlers to come to the region and population increased by the thousands.


Ramah Colo. March 13 1929 No.

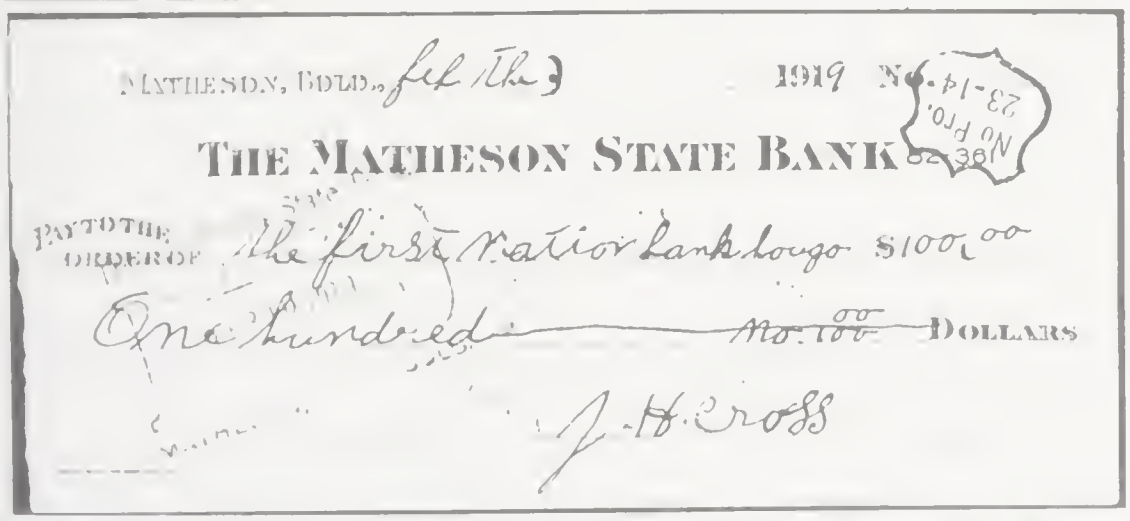
The State Bank of Ramah 82-291

Pay to the order of G. E. Kettel Hamp $45.00

Forty five & 00/100 Dollars

Guy E. Gammon

The State Bank of Ramah was established in 1908 with a capital of $10,000. In 1929 the officers were: Lem Gammon, president; Mrs. Mate Gammon, vice president; and, A.J. Elsner, cashier. Population that year was 171. The bank was closed in the latter part of 1933 or early 1934. The above check was made payable to Lem Gammon.


MATHESON, COLO. feb the 3 1919 No.

No Pro. 23-14

THE MATHESON STATE BANK 82-38

PAY TO THE ORDER OF The first National Bank hougo $100.00

One hundred No. 00/100 DOLLARS

J. H. Cross

The Matheson State Bank was incorporated in 1916 with a capital of $10,000. It closed around 1927-28. Note the way the date is written: "feb the 3" and the payee "The first national bank hougo" (The First National Bank of Hugo).

Rock Island Railroad

The roots of the Rock Island Railroad reach deeply into the historic past, the ancestral Rock Island & La Salle Railroad having been chartered in February 1847. In 1851, the name was changed to Chicago & Rock Island Railroad and this company was later consolidated with the Chicago, Rock Island & Pacific Railroad Company of Iowa.

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The rails had reached Rock Island in 1854 and by 1867 trains were running into Des Moines, Iowa. The westward extension to Council Bluffs was opened for traffic on June 8, 1869, creating a 500 mile rail route between Council Bluffs and Chicago. In June 1880, the road was reorganized, absorbing a number of short lines and emerging as the Chicago, Rock Island & Pacific Railway.

While mines were pouring forth their precious metals and Colorado was being called the Silver State, there was other more enduring wealth found in the soil. Farming, which had begun as a small industry, supplemental to mining, gradually made headway. As acreage was extended, a larger proportion of Colorado's required food supply was produced on her own land.

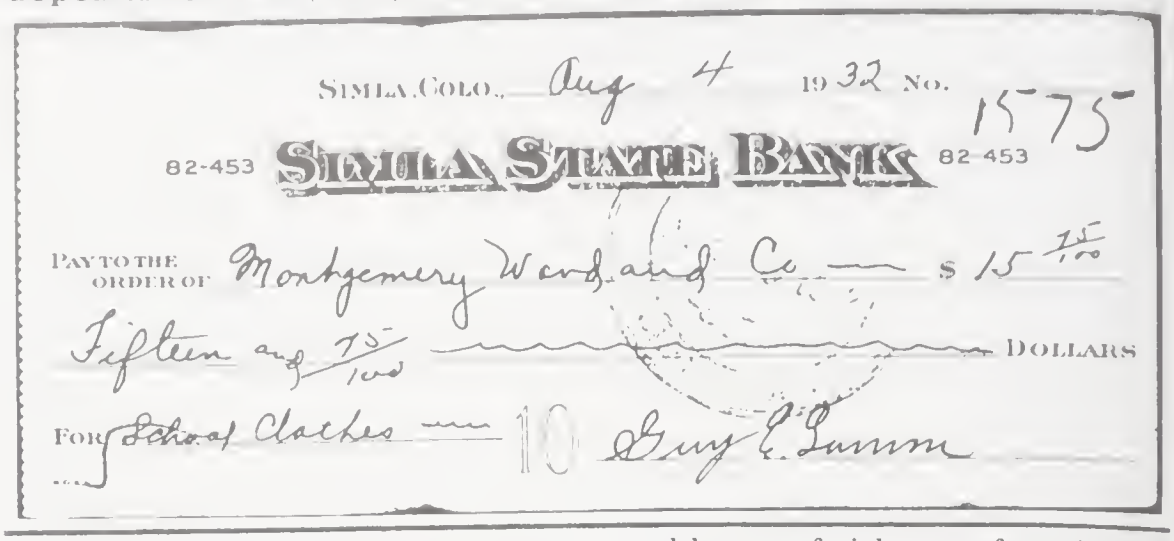
An early and important phase of agricultural development in Colorado was the rise of the open range cattle industry. On the eastern plains was staged a stirring outdoor drama. The leading actors were the agile cowboy, the wiry bronco and the wild steer.

The ox teams that drew pioneers and their freight to Colorado subsisted on the grass of the plains. Milk cows, brought by Pike's Peakers, did the same. Soon, travelers realized that the so-called "Great American Desert" was really a great pasture land.

The cattle industry on the open range of Colorado was short-lived. Two decades saw its rise and fall. In past, it fell of its own weight through overstocking on the range. But more especially it was pushed aside by need for fuller use of the land. Cultivation of the soil and raising of crops produces a richer return than does the grazing of stock.

The farmer had to struggle against the constantly changing conditions.

The Simla State Bank was established in 1914 with a capital of $10,000. Officers in 1929 were: V.D. Downing, president; E.E. Gray, vice president; and, Frank W. Bieser, cashier. In 1930, deposits totaled $136,519.01. The bank closed in 1935-36.


SIMLA, COLO., Aug 4 1932 NO. 1575
82-453 SIMLA STATE BANK 82-453
PAY TO THE ORDER OF Montgomery Ward and Co — $ 15 75/100
Fifteen and 75/100 — DOLLARS
FOR School Clothes — Guy E. Lamm

Farming in Colorado, in its early stages, was a matter of more or less doubtful experimentation. From these experiments, however, has risen an industry which finally has taken first place in the state, outranking in importance mining and manufacturing and the live-stock industry.

As a result of the colony movement, the growth of agriculture, the building of large irrigation projects, and the coming of the railroads, many small towns grew up beside the railroad lines and became freight transfer points, or supply depots for ranchers and farmers.

Limon, Colorado

As mentioned previously, towns frequently spring up where routes of commerce converge. This was true of the establishment of Limon, Colo., in 1888 at the juncture of the Rock Island and the Kansas Pacific railroads.

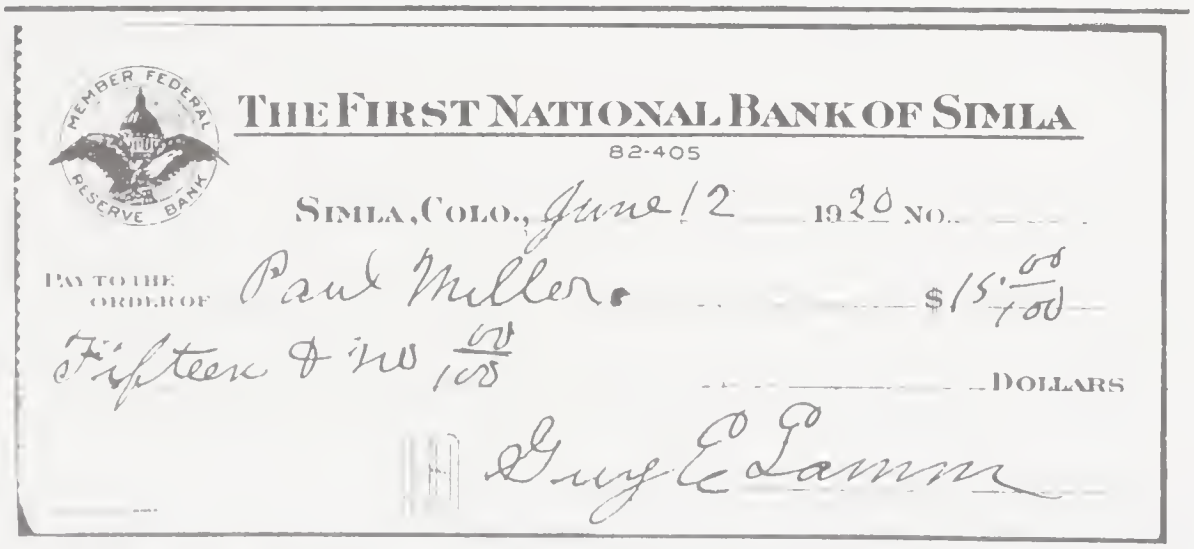
That same year, officials of the Rock Island Railroad decided to build a line from Limon to Colorado Springs. Townsite companies platted towns at suitable points along the railroad. Water tank stations grew into busy villages, hopeful cities rose from the prairie. Founded were Matheson and Simla in Elbert county; and Ramah, Calhan, Peyton and Falcon in El Paso county. This helped the homesteaders as they needed centers for trade and community life.

Elbert county is part of the mother county, Arapahoe, and was organized on Feb. 13, 1874. It is located in the east-central section of the state. The topography of the country is rolling and plains-like, scarred in some sections by deep arroyos and beautified by a great many long ridges clad with pine, spruce and several varieties of cone-bearing trees.

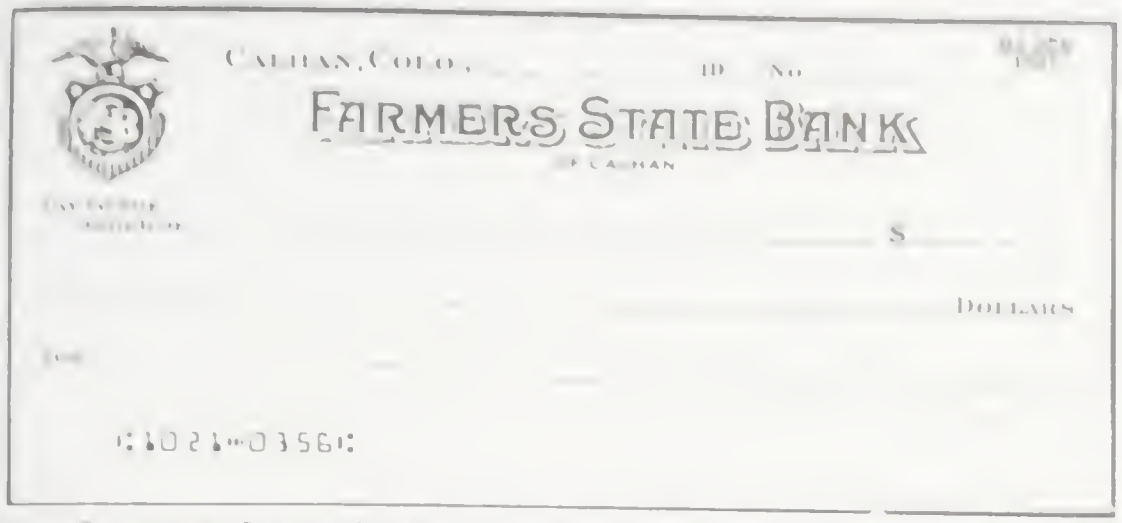
It might be of interest of readers to know that the Kiowas, Commanches, Plains Utes and the Arapahoe were the tribes most prevalent at this period of our history.

Matheson, Colorado

Matheson was named after Duncan Matheson, one of the most noted pioneers in Elbert county. When the Rock Island Railroad built through the area. it incorrectly spelled the siding "Mattison". A town plat was filed for Mathe-


MEMBER FEDERAL RESERVE BANK
THE FIRST NATIONAL BANK OF SIMLA
82-405
SIMLA, COLO., June 12 1920 NO.
PAY TO THE ORDER OF Paul Miller $15.00/100
Fifteen & no 00/100 DOLLARS
Guy E. Lamm

The First National Bank of Simla (Charter £11354) was established in 1919 and was placed into receivership on June 26, 1925.



The Farmers State Bank of Calhan was established on Aug. 16, 1916, with a paid up capital of $100,000. The bank is still in business.

son on Jan. 14, 1889, by the Rock Island town filer, C.F. Jilson. The name of the Mattison post office was finally changed to "Matheson" in 1915. It has a population of 200.

Simla, Colorado

Simla was estalished in 1907 when Mike Altman, a saloon keeper in Ramah, was encouraged to leave Ramah. He moved down the tracks to the site of Simla. A town plat was field for Simla on Jan. 30, 1909, by the Simla Town Company, William Robinson was its president. The post office was opened on Aug. 12, 1907. Simla was incorporated on Jan. 15, 1913, and it has a population of 400. The daughter of the railroad official suggested the name because it occurred in a book she was reading when she and her father noticed the siding from the train.

The earliest description of the land east of Pike's Peak asserted that it was unsuitable for habitation or cultivation. This first judgement has proved to be erroneous. The county of El Paso, Spanish for "the pass", was thusly named because of its proximity to the famous Ute Pass, shows some evidence of Spanish expeditions. The "Grand Peak" was known to the Spaniards though not explored by them.

Between 1870 and 1880, under the Sherman Silver Act, silver mines paid wonderful returns, the population of the county increased ninefold, and cultivation of the land produced greater precipitation. The county began to show great future possibilities in the fields of mining and agriculture.

El Paso county was founded in 1861. During the next 30 years, many townsites were made and recorded. Complete settlement of the county occurred in so short a time as to be witnessed by many of its pioneers.

Ramah, Colorado

Ramah is an agricultural town in the northeastern corner of El Paso county on the Chicago & Rock Island Railroad. The name is derived in reference to a name in a book read by the wife of a railroad official. The railroad built the site in 1888, the town plat was filed on Dec. 2 the same year by Lemuel Gammon, and the post office was established on Aug. 8, 1889.

Calhan, Colorado

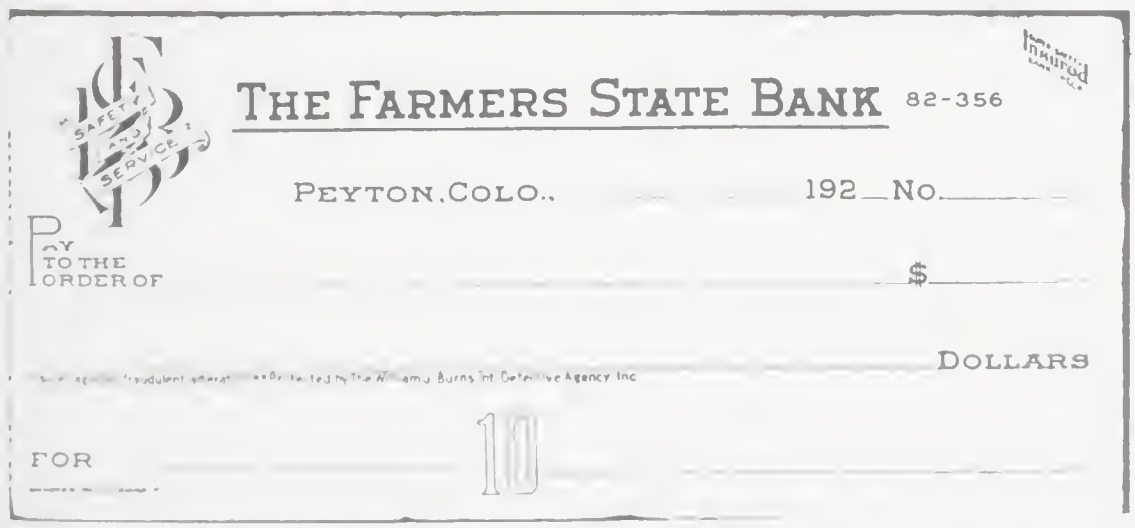
Calhan was founded as a railroad water tank station because good water was available at shallow depth from Big Sandy Creek. The town was originally named after a contractor named Calahan, who built this section of the railroad. The Chicago, Rock Island & Pacific Railroad, in listing its timetables, shortened the name to Calhan, which is its present form. A town plat was filed on April 17, 1895 by Ely Woodring; a post office was established on Nov. 24, 1888; and the town was incorporated on May 10, 1919. Its population was registered at 399 in 1930.

Peyton, Colorado

Peyton, an agricultural town in El Paso on the same railroad line, was 24 miles northeast of Colorado Springs, the county seat. It was named after George Peyton, who filed the town plat on Feb. 29, 1889. The site of the town was first called Mayfield, but the name was changed shortly after the railroad was built to the site in 1888. A post office was established on Feb. 14, 1889 and the population was a mere 100 persons in 1929.

Falcon, Colorado

Falcon was platted next to the Rock Island Railroad when it was built through the area in 1888. A town plat was filed for on Sept. 18, 1888, by the Falcon Town and Land Company. A post office was established on Oct. 10, 1888, and closed in October 1942. No record has been found that a bank ever operated in the town. ▣



The Farmers State Bank of Peyton was established in 1916 with a capital of $10,000. Officers in 1929 were: F.F. Hartman, president; J.D. Phillips, vice president; and, A.L. Pieper, cashier. The bank closed between 1934 and 1936.

Cont. from page 22

International
P.O. Box 24773
Kansas City, KS 64131
(by John Sanderson)
Interests: checks in general, drafts, bills of exchange, government checks and warrants, historical banking documents, books on banking, vignettes, stocks and bonds, autographs, railroad, steamboats, mining, bank notes and currency, Kansas Territory and Missouri.

Cont. on page 28

Cont. from page 17

attractive and yet very inexpensive. Most can be purchased today for $2 each.

During the 1830s and 1840s, the U.S. suffered a severe depression caused largely by Andrew Jackson's veto of the bill to recharter the Bank of the United States. This period was known as the "Hard Times" and there exists and extensive series of tokens of that period known as "Hard Times tokens".

Many of these tokens are of the same size and composition as the then current Large cent. Most of the legends and designs are political in nature. They were issued as sort of a political cartoon, attacking Jackson and his successor, Martin Van Buren. Though they refer to the Bank of the United States and to banking in general, it is unlikely that any of them were actually issued by a bank. Still, they should be included in one's collection of bank tokens.

The earliest tokens actually issued by a bank in America, to my knowledge, are the territorial gold pieces out West. In 1849, the Miners Bank of Wright & Company, San Francisco, issued an undated $10 goldpiece. The California Bank of E.E. Dunbar & Company issued a $5 goldpiece dated 1851. In addition, a $20 goldpiece is said to have been issued by the bank of James King of Williams & Company in 1851.

In Colorado, the banking firm of Clark, Gruber & Company issued $2.50, $5, $10 and $20 goldpieces in 1860 and 1861. Their private mint later became the Denver Mint. At Georgia Gulch, Colo., J.J. Conway & Company Bankers issued $2.50, $5 and $10 goldpieces in 1861. There were a number of other firms in California and Colorado that issued gold coins. Some of these firms may have acted as bankers though most were simply gold exchanges.

During the Civil War, an estimated 11,000 different tokens were issued by firms all over the country. Of these, only one is known to have been issued by a bank. The Sandwich Bank of Sandwich, Ill., issued a token bearing the name of its president, M.B. Castle. Actually, two varieties of this token are known: one with W.B. Castle and another with the "W" changed to an "M". The correct initial, however, is "M" for Miles B. Castle, who founded the bank in 1856 and served as its president until his death in 1900.

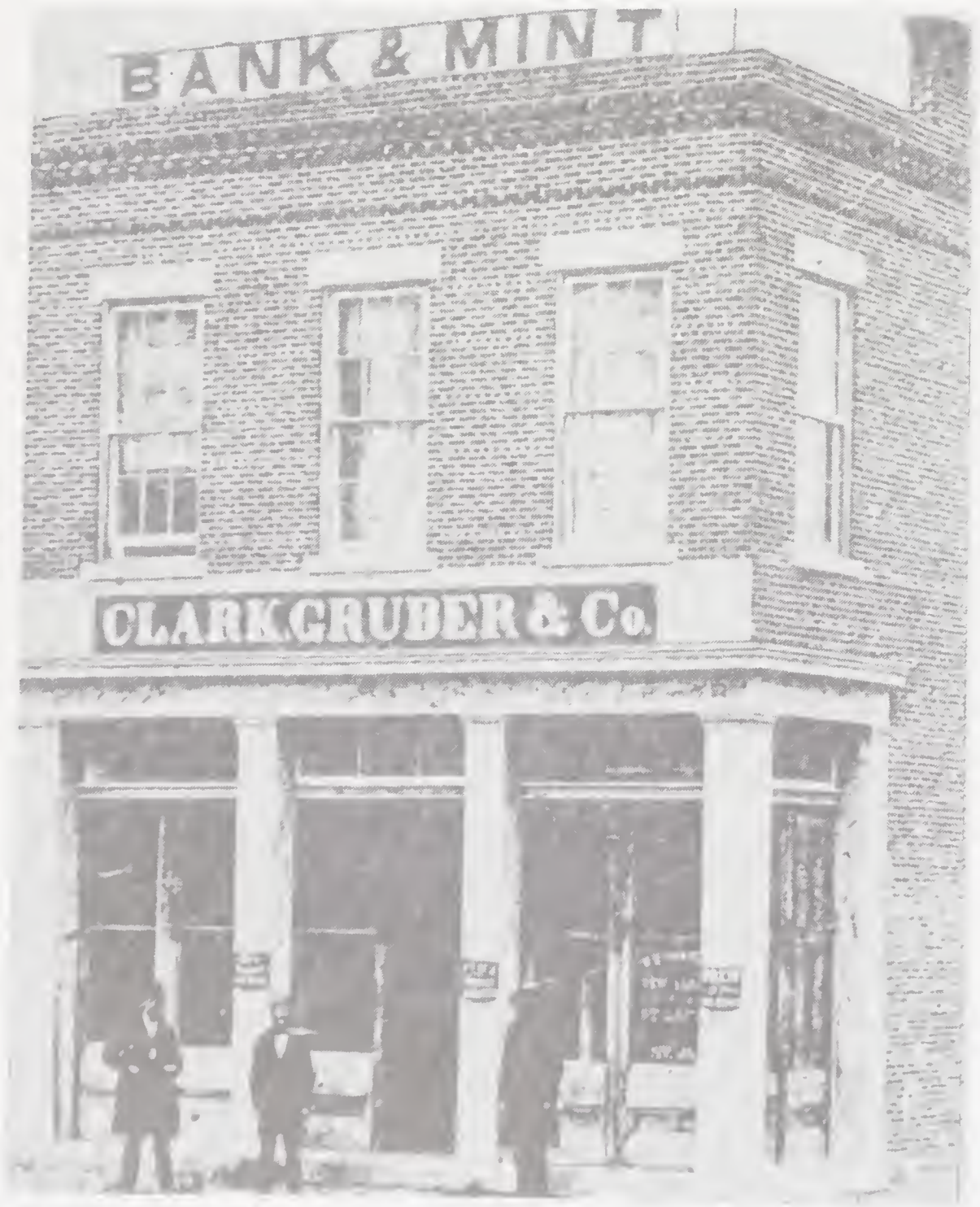
Castle hailed from New York and went West in 1855 expecting to begin a lumber business at Chicago. He ended up in Sandwich where he organized the bank as a sideline to his lumber business. In 1866, his nephew, Frederick S. Mosher, joined him as cashier. In 1919, the bank's title changed to th Sandwich State Bank, by which name it is still operating today. Castle also founded the Kendall County Bank at Yorkville, Ill., in 1870.

Civil War tokens were not popular with everyone, since they were only as good as the promise of the issuer to redeem them. To overcome this problem, an enterprising New Englander named John Gault hit upon the idea of encasing U.S. postage stamps in a thin metal shell and circulating them at the value of the stamp. The tokens would thus circulate anywhere in the country since the stamps were good anywhere in the country.

Gault patented his idea in August 1862 and some 32 merchants are known to have issued encased postage tokens produced by Gault. Of these issuers, only one was a bank. The bank of Weir & Larminie of Montreal, Canada, issued encased postage tokens in denominations of 1-, 3-, 5- and 10-cents. Why a Canadian bank would issue U.S. postage tokens is not known. Seemingly, the bank did a large business in the United States.

The majority of bank tokens, however, were produced from the late 1800s onward and most of these were produced from World War I onwards. These can be divided into two categories: "good fors" and "advertising".

The former pieces, as their name implies, were good for something. They could, under certain restrictions, be spent, deposited or redeemed for specified goods or services. The advertising pieces were used primarily to advertise the bank or to commemorate its opening, remodeling or anniversary.



Good fors

The most extensive series of this category are the brass, half-dollar size

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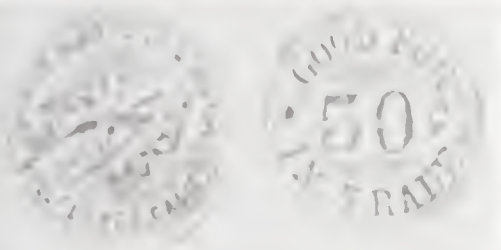

pieces with an illustration of the bank building and/or the name of the bank on one side and on the reverse an inscription indicating that the token is good for 50¢ if deposited into a new savings account of $5 or more and left there for at least 12 months. Interest to be paid to this account was four per cent. This series is the most attractive and probably the most desirable of all bank tokens.

Another interesting and unusual series of bank tokens are those issued in connection with the strawberry industry of southern Missouri. The Miners & Merchants Bank of Aurora, Mo., issued a token good for a half-crate (of strawberries). The Union Trust Company of Carthage issued tokens for one quart and one tray. All three tokens picture a berry. Most of the Carthage pieces are counterstamped "CSA" for the Carthage Strawberry Association.

The Duenweg State Bank of Duenweg issued one quart, one tray and one crate tokens. The Joplin National Bank issued one tray and one crate tokens, while the Farmers Bank of Mt. Vernon issued one quart, four quarts, six quarts and one crate denominations. The Bank of Sarcoxie issued values of one quart, one tray, six quarts and one crate, all of which have a berry on the reverse. The Sarcoxie pieces are the only ones that can be dated with any precision. The bank was organized in 1883 and was succeeded by the First National Bank in 1900.

Since they are all made of aluminum and this metal did not come into common usage until the 1890s, the tokens must have been made in the 1890s.

As for the other banks, the Miners & Merchants Bank was organized in 1892 and closed sometime between 1906-12. The Union Trust Company was organized in 1913 and closed in 1932-33. The Duenweg State Bank was organized in 1912 and closed sometime between 1931-47. The Joplin National Bank was chartered in 1890 and changed its title in 1929. The Farmers Bank of Mt. Vernon was organized in 1890 and closed sometime between 1930-47.

Just why these tokens were issued by banks is not known. It is believed that the tokens were used to pay migrant workers for picking the berries. If so, the tokens should have been issued by the landowners or the strawberry companies.

From contemporary reports, we know that the tokens were accepted as cash by merchants in the towns of that area. In 1922, a secret service agent in Joplin observed these tokens being used in place of true money and reported the situation to Washington. It is believed that the use of the tokens ended at that time, though this has not been confirmed. In any event, the strawberry industry largely died out during the 1930s.

Some other "good for" bank tokens include a set issued by the Federal Reserve Bank of St. Louis, in values of 1-, 3- and 10-cents for use in its cafeteria; a bronze token issued by Guaranty Trust Company of Richmond, Va., which is good for $10 if the holder obtains a real estate loan during 1928 from that institution. There is also a token issued by a bank that is good for train fare to a certain real estate development if one buys real estate there.

Advertising

The tokens of this type produced during the 19th century are often called *store cards* or *Miller listed pieces* (after Donald Miller, who wrote a catalog of 19th century store cards). A few bank tokens are also listed in Benjamin Wright's catalog of store cards, which was published in 1901 and still available in reprint.

The 19th and 20th century bank tokens are often very ornate and quite attractive. Most are brass or aluminum and the die work is usually quite good. After the 1930s, however, most bank tokens are rather poorly made. The materials used are usually aluminum, wood or even plastic.

Quite a number of banks during this time issued encased pennies — that is, a penny surrounded by a wide aluminum ring on which the issuer had his message stamped. The aluminum ring is usually round but it is also known in the shape of a horseshoe (for good luck) and in other shapes. Some of these encased cents are actually issued as key chains.

Commemorative tokens (or medals) have been issued by many banks. Many are in the form of encased cents or wooden nickels. The best, however, are those struck in bronze. The art work on

Cont. on page 28

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United Kingdom

Cont. from page 27

some of these bronze pieces is beautiful — some of the pieces measure up to five inches in diameter!

There is a lovely piece issued by the Marine National Exchange Bank of Milwaukee on its centennial in 1939. Obverse shows the oldtime pilot in raingear at the wheel of his ship, while the reverse lists the four banks that merged in 1930 to form the Marine National and the dates of their organization.

The Bank of Pittsburgh N.A. issued a handsome three-inch bronze medal on its centennial in 1910. It pictures the bank building on one side and on the reverse the legend: "In commemoration of the 100th anniversary of the founding of The Bank of Pittsburgh National Association. The Oldest Bank in the United States west of the Allegheny Mountains 1810-1910."

Some banks were very practical though. The Universal State Bank of Chicago issued on its 10th anniversary (1927) a 2½-inch mirror with a view of the entrance of the bank on the back.

The West Side Bank of Milwaukee has issued 1½-inch aluminum medals with schedules of the Milwaukee Braves' home games. Many other banks during th 1960s and 1970s issued aluminum medals with baseball and football schedules. One Missouri bank even issued a medal advertising a motion picture that was playing in town at the time (1920s or '30s).

Other types

Listed in the back of the *Red Book* are some curious medals or tokens known as Lesher Referendum Dollars. Lesher, a silver mine owner in Victor, Colo., issued these tokens to promote his notion that silver should be more widely coined and circulated. Several different types were produced including one known as the Bank type. This type is inscribed in part: "will give merchandise or cash at any bank".

The dies used to strike this piece were quickly confiscated by the U.S. Government as the piece purported to be more of a coin than a token. It is now clear how Lesher proposed to make his token acceptable "at any bank".

Another curious piece is described in Miller's catalog of early store cards. The 28mm copper token has on the obverse an eagle and ST. LOUIS POST OFFICE. On the reverse appears STATE SAVINGS ASS. The State Savings Association was organized at St. Louis in 1855. From 1859-88, it used the title shown on the token. The question is, what purpose did the token serve?

Foreign bank tokens

A number of bank tokens are known from Germany during the notgeld years, 1914-23. These are listed in the various notgeld catalogs, including those by Lamb and the Emergency Money Society. Some tokens are also known from banks in the German occupied protions of Poland. In Germany, some of the bank tokens are actually a local money, issued for circulation within a particular state.

Quite a number of bank tokens may be found from British Commonwealth countries. Besides Canada, Ireland is known to have issued some early bank tokens. The Bank of Ireland produced 5-, 10- and 30-pence and 6-shilling tokens in silver from 1804-08 and copper tokens in values of a farthing, half penny and penny during 1822-23.

The Douglas Bank Company at Douglas, Isle of Man, produced half-penny, penny, shilling, 2 shillings 6 pence, and 5 shillings tokens in 1811. The Jersey Bank on the Isle of Jersey issued penny tokens dated 1812 and 1813. And, in Ireland, William Hodgins, banker at Cloghjordan, produced a penny token in 1958 that circulated in Australia as well as in Ireland.

Not a bank token

One bank token which is not a bank token ought to be mentioned. There is a brass token inscribed something like: "Good for 10¢ when deposited in Home Savings Bank." This token does not refer to a financial institution but to a child's bank, which is kept at home.

Apparently, some banks sold or gave away these toy tokens along with a token to get the child started. Then, when the bank was full, the child was expected to deposit the money into a savings account at the bank. The token was counted at the stated amount when deposited into an account.

Pricing

Bank tokens are becoming increasingly popular with token collectors. As a result, they are bringing good prices compared with other tokens of the same age. Pre-1940 tokens are selling in token auctions for $4-$10 each; but modern tokens (1950s onwards) bring only 50¢ to $2 each. Of course, large attractive pieces or historically important pieces will bring more.

Cont. from page 22

able system," agrees Bill Andersen of the Treasury's division of disbursement. He says Washington could save an estimated $65 million a year if everyone on social security agreed to go checkless. "This is definitely the payment mechanism of the future."

Still, Andersen stresses that the government has no intention of mandating acceptance of the idea. "We just try to encourage people by enclosing inserts with their checks," he says.

States, too, are experimenting with checkless payments. In Wisconsin, for instance, the state Division of Economic Assistance in May regularly began paying 150 recipients of Aid to Families With Dependent Children by sending a reel of magnetic tape to The First Wisconsin National Bank in Milwaukee.

The dollars are withdrawn by the bank from the state's account and deposited, with the assistance of a computer, to the aid recipients' accounts. Each recipient has an EFT card with an account number and a photo identification card.

The 150 families participating in the Wisconsin experiment all previously had problems with lost or stolen checks. And many had found it difficult to cash checks. Some banks, saying they could not take the risk of loss due to forgery, had begun to charge a flat fee for such check cashing. The Wisconsin's treasurer's office found that merchants and financial institutions lost $97,000 in the first half of 1980 by accepting checks that had been reported lost and on which payment had been stopped.

Wisconsin hopes to involve 1,000 families in Milwaukee County in the pilot program within the next few months. Eventually the program would be expanded to other counties.

(Lucia Mouat bylined article courtesy of *The Christian Science Monitor*)

Cont. from page 25

Walter Lamkin (939)
419 W. Morton
Greensburg, KS 67054
Interests: checks in general, check protectors and cancel devices, emergency scrip.

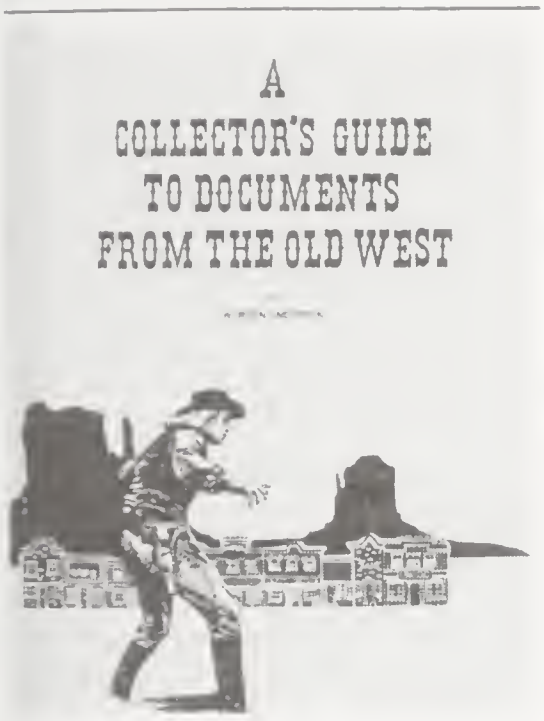
Pamela J. Williams (940)
RR-4

Cont. on next page

Cont. from page 5

including stocks, bonds, checks, Wells Fargo documents, autographs, invoices, warrants and others help readers identify with the many types of Western documents along with their current estimated collector values. In addition to the pictures, several collecting organizations and further reading sources are mentioned.

Anderson is the founder of the Old West Historical Research Association and a member of the Manuscript Society, the Bond and Share Society and CCRT. He is the author of *A Collector's Guide to Scripophily* and currently writes a column called "Stocks and Bonds Bulletin for several antique and collectible publications.



A copy of *A Collector's Guide to Documents from the Old West* is available for $8.95 postpaid from Warren Anderson, P.O. Box 1475, Orem, UT 84057.

PIGGIE GOES TO BANK

That old saying about bringing home the bacon has new meaning for Hank Thomas: a business associate sent him a $400 check printed on the flank of a month-old piglet.

Thomas, president of Northern Nevada Title Co., Carson City, promptly took the wrigling porker to the bank, where the carefully detailed check, printed in three colors, was stamped, canceled and traded for cash.

The payment was from Steve Griggs of Carson City for an escrow-closing.

Bank officials canceled the check by hand, declining to run the little piggie through the cenling machine.

(Courtesy of *Capper's Weekly*, Topeka, Kans.)

Cont. from page 16

in good to deplorable condition and big runs of B, C, D, E and G types with a smaller showing of F, J, K and L. Also, I must tell this, no O types were in the bunch. So it goes.

B-13 cut square

Shown here, courtesy of John S. Bobo (ARA-3), is a most attractive B-13 cut square. It has a distinctive feature: the name of the user is in the same color of ink as the RN imprint!

Naturally, it is assumed that the imprint and company logo were 'pulled' simultaneously by American Phototype Co. After a 11, American Phototype was the firm that devised the B type, among many others, and is the only reported user of B-13.

But, we still face a question. Is the cut square from a check, draft or receipt? It measures $3^1/_8$-by-$1^3/_4$-inch in size. It *could* be the left end of a business-size check. It is much less likely to have been on a draft. The other possibility is that it was on a receipt form, either horizontally or vertically.

Well, what is really needed is to have someone come up with an entire instrument used by or printed for the Brooklyn City RR Co. Has any reader got one?

There is proof that this series of articles *has* readers! William J. Johnson of Pontiac, Mich., has written about voucher checks used by the N.Y. Central RR in the period 1865-9. His photocopy showed a cancellation in '65 and his letter mentioned the others. Many thanks to him for letting us know this. Seems that voucher checks were used by *only* railroads. Who can show us a different type of user?

Cont. from previous page

Ames, IA 50010
(by John McNee)
Interests: checks in general, drafts, bills of exchange, CDs, government checks and warrants, vignettes, checks protectors and cancel devices, stocks and bonds, revenue stamped paper, bank notes and currency, Confederate States 1860s.

Dennis J. Stricker (941)
Rt. 1 Box EW 1097
Stevensville, MT 59870
Interests: buys and sells in all areas of check collecting.

Ian A. Marshall (942)
Box 547
Thornhill, ON L3T 4A7
Canada
(by Trey Foerster)
Interests: buys and sells checks in general, drafts, bills of exchange, travelers checks and money orders, historical banking documents, books on banking, vignettes, stocks and bonds, postal money orders, reply coupons, debit/credit cards, ration checks and books, emergency scrip, worldwide.

E. Eearl Brenneman (943)
47 Jefferson St.
Womelsdorf, PA 19567
(by Bob Spence)
Interests: checks in general.

W.E. Carrick (944)
864 W. Yale St.
Ontario, CA 91762
(by J.L. McGuire)
Interests: revenue stamped documents, U.S. federal taxes.

Al Babcock (945)
P.O. Box 381172
Miami, FL 33138
(by Bob Spence)
Interests: checks in general, drafts, bills of exchange, CDs, promissory notes, government checks and warrants, travelers checks and money orders, historical banking documents, vignettes, security printing, check protectors and cancel devices, stocks and bonds, postal money orders, reply coupons, autographs, revenue stamped paper, Wells Fargo, railroad, steamboat, mining, ration checks and books, bank notes and currency, emergency scrip, Western checks.

Lawrence J. Moscato (946)
1940 W. 6th St.
Brooklyn, NY 11223
Interests: checks in general, drafts, bills of exchange, CDs, promissory notes, government checks and warrants, vignettes, emergency scrip.

Robert J. Yanosey (947)
11 Sussex Court
Edison, NJ 08820
Interests: checks in general, drafts, stocks and bonds, revenue stamped documents, railroad, steamboat, mining.

Due to a lack of space this issue current reported members and changes of address will be included with next report.

CHECK MATE

Welcome to the classified advertising section of The Checklist. *Advertising, available free of charge to CCRT members, enables individuals to buy, sell or trade checks, stocks, bonds, drafts, receipts and other fiscal documents. Rules of ad placement are simple: Ads are on a first-come-first-serve basis. New ads will be inserted directly at the beginning of the section with older ads placed below. There is no limit on the number of classified ads one individual can run per issue. All advertising copy should be submitted to the editor.*

Buying pre-1900 stocks and bonds with nice vignettes. Highest price paid. Send SASE for free appraisal. Also want nice, pretty pre-1880 checks, railroad and boat passes with vignettes and bill and letterheads with nice vignettes. Also selling. David Beach, Box 5484, Bossier City, LA 71111.

* * *

Buying and selling Canadian stocks and bonds pre-1920, world travelers cheques, bank drafts and letters of credit and all world paper money. Free list on request. Ian A. Marshall, Box 537, Thornhill, ON L3T 4A2, Canada.

* * *

Wanted: Florida, Massachusetts and foreign checks. Will buy or trade. R.A. Spence, P.O. Box 69 Boynton Beach, FL 33425.

* * *

Wanted: Names and addresses of check collector societies overseas. R.A. Spence, P.O. Box 69, Boynton Beach, FL 33425.

* * *

America's £1 *check collector wishes to retire. Also want a magnetic checker board. Have National bank notes from coast to coast. Selling out. Will Blair, Box 242, Lehigh, OK 94556.*

* * *

Checks to trade from Colorado and other states. Both cencelled and unused counter checks. No rarities, just checks for those interested in building an inexpensive collection. Common checks can be FUN! Herman Boraker, P.O. Box 204, Rocky Ford, CO 81067-0204.

For sale: two 1982 Nebraska books. Trade Token Town Rarity Listing $5 and 3,400 Place Names $7.50 both postpaid. George Hosek, 7411 Idledale, Omaha, NE 68112.

* * *

Wanted: better checks and stamped revenue paper. Buy, sell or trade. Also Western cancelled. Bennett N. Levinson, 6333 E. Liberty, Fresno, CA 93727.

* * *

Nebraska wanted: checks, tickets, trade tokens, encased cents, old postcards and other exonomia. Have many nice old checks for traders. George Hosek, 7411 Idledale, Omaha, NE 68112.

* * *

Colorado wanted: stocks, checks, vouchers. Any towns, any dates, any quantities. Send description and price. Bob Chow, P.O. Box 3315, Boulder, CO 80307.

* * *

Checks for sale. Lot of 100 plain checks of a furniture dealer and a funeral director. Drawn on First National Bank, Mercer, PA, 1926-31. $5.00 postpaid. R. Biemer, R.D. 2 Box 40, Conneaut Lake, PA 16316.

* * *

North Carolina wanted: checks prior to 1933, early paper scrip (private, town, county), emergency scrip of 1907 and 1933 (clearinghouse, payroll, corporations, private). Jerry R. Roughton, P.O. Box 5651, Greensboro, NC 27403.

* * *

Free checks! American Revenue Association member Paul A. Nelson is offering a two-inch stack of 1950s checks from Nebraska City, NE, to any CCRT member who wants to pay the postage on them. Write: Paul A. Nelson, 620 Wellesley Dr., Claremont, CA 91711.

* * *

Wanted: Wisconsin checks and fiscal documents. Wordlwide travelers checks and letters of credit. Trey Foerster, P.O. Box 113, Iola, WI 54945.

* * *

Texas wanted: collection of Texan checks, CDs, stock certificates, etc., seeking to buy or get information for cataloging effort on all numismatic items of Brazoria county. I collect anything numismatic related to Texas. Ronald Livingston, 229 Caladium, Lake Jackson, TX 77566.

* * *

Meet other stock and check collectors at the 1983 Missoula Gun Show. H. Hinck, 10800 Lakeview Dr., Hayden Lake, ID 83835.

* * *

For Sale: Two early different Colorado railroad documents (vouchers?) dated 1904-12 in nice condition: 1) Colorado Springs, Cripple Creek District Railway (served the gold belt areas); 2) Colorado and Southern Railway. Both for only $1 plus 20-cents postage. Don Havens, 1225 S. Chase Ct., Lakewood, CA 80226.

***

Will trade pre-1900 or modern checks on a one-for-one basis. Also interested in purchasing Indiana checks and Indiana bank stock certificates. P.R. Sweeney, P.O. Box 667, Vincennes, IN 47591.

***

Wanted: Postal notes, postal money orders, postal savings certificates, postal reply coupons, stamps used for currency and related "philatelic numismata" worldwide. Paul T. Jung, 2809 Linden Lan., Silver Springs, MD 20910.

***

For sale: Have lots of Texas and Oklahoma checks for sale plus many national bank notes. Will Blair, Finest Variety Grown, Box 242, Leigh, OK 74556.

***

Wanted: St. Louis, Missouri, checks, obsolete bank notes and large size national currency. Contact Ronald Horstman, Route 2, Gerald, MO 63037

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